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1991

THE SOUTH FLORIDA LATIN MARKET

STRATEGY RESEARCH CORPORATION
100 N.W. 37TH AVENUE
MIAMI, FL 33125

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The **1991 SOUTH FLORIDA MARKET STUDY** is available at a cost of **$50 per copy.** Requests for copies, or for Assimilation-based cross-tabulation reports, should be addressed to Strategy Research Corporation, 100 NW 37th Avenue, Miami, FL 33125.
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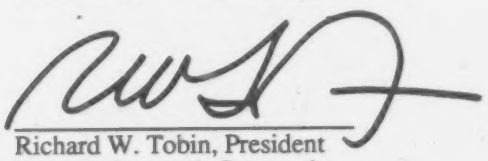
ACKNOWLEDGEMENTS

On behalf of Strategy Research Corporation, I wish to thank the illustrious sponsors of the 1991 SOUTH FLORIDA LATIN MARKET STUDY without whose participation, this study and publication would not be possible.

Their sponsorship of this **Study** further attests to their commitment to this growing community and strengthens their leadership role in the Hispanic market.

We present them on the following pages.

SALUDOS Y GRACIAS



Richard W. Tobin, President
Strategy Research Corporation

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THE GOVERNOR OF THE STATE OF FLORIDA

LAWTON CHILES

June 3, 1991

Dear Readers:

It is a pleasure to contribute this introduction to the 1991 issue of the "South Florida Latin Market Study".

The Hispanic community of South Florida can take pride in its progress since 1960. Business opportunities abound including the commercial, manufacturing and advertising fields.

This is still a young community, characterized by renewal, vitality and diversity. There is a large, rapidly growing young Hispanic-American segment which is bilingual, dual-cultural and well-educated. This segment brings its ideas to business and lends its culture to making a fascinating land to live, work, visit and admire.

South Florida can be considered the center of a network of trade, culture, ideas and influence to the Caribbean, Central, Latin America and throughout the world.

The 1991 "South Florida Latin Market Study" will provide much data about this dynamic community and will illustrate the past contributions of our Hispanic communities and their potential for the future.

With kind regards, I am

Sincerely,

Lawton Chiles

LAWTON CHILES

LC/rss

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Office of the Mayor
METROPOLITAN DADE COUNTY - FLORIDA
METRO-DADE CENTER
111 N. W. FIRST STREET — SUITE 230
MIAMI, FLORIDA 33128

Telephone
(305) 375-5305

Stephen P. Clark
Mayor

June 3, 1991

Dear Readers:

All you South Florida and especially Metropolitan Dade County - Greater Miami, has been a prime beneficiary of the hispanic impact on our nation over the past quarter century.

Our Hispanic Community has provided leadership which has helped make us the hub city of the Americas, an international center of trade, culture and understanding.

Strategy Research Corporation, and the sponsors of the 1991 South Florida Latin Market Study are to be congratulated for focusing on the political and economic changes which will highlight this latest study.

Sincerely,

Stephen P. Clark

Julio J. Martinez
Mayor
Herman Echevarria
Council President
Natacha S. Millan
Council Vice President

City of Hialeah

Council Members
Salvatore D'Angelo
Evelio Medina
Alex Morales
Paulino A. Nuñez
Roberto "Bob" Ruiz

May 31, 1991

Dear Readers:

Through the years, I have had the pleasure of experiencing the importance of the Hispanic Community to South Florida. South Florida has been enriched socially, economically, politically and in an unending number of ways by the Hispanic Community.

We are becoming an international capital for business, tourism, cultural arts and the Hispanic Community is a driving force.

The Hispanic Community is changing. The 1991 South Florida Latin Market Study will provide us with information regarding this marketplace; people's thoughts, attitudes, preferences, etc. I would like to thank Strategy Research Corporation and the Sponsors of this event, for making this study possible.

Sincerely,

Julio J. Martinez
Mayor

JJM:mf

City of Miami, Florida

XAVIER L. SUAREZ
MAYOR

P. O. BOX 330708
MIAMI, FLORIDA 33233-0708
(305) 250-5300

June 5, 1991

Greetings!

Once again, it gives me great pleasure to extend a warm welcome to the 1991 South Florida Latin Market Study, and to all the participants in the program, taking place at the Radisson Mart Hotel, June 27, 1991.

The City of Miami is still a young community, characterized by renewal, vitality and diversity. There is a large, rapidly growing young Hispanic-American segment, which is bilingual, dual-cultural, and well-educated. They not only speak the language of the State and Nation, but are the best spokespersons for South Florida's Hispanic community. They bring their ideas to business and give their culture to this place, making it a fascinating City to live, work, visit and admire.

The 1991 South Florida Latin Market Study will provide much information about this dynamic community. It illustrates for us the past contributions of our Hispanic community, and its potential for the future. I would like to thank Strategy Research Corporation and the Sponsors of this event, for making this study possible.

As Mayor of the City of Miami, and on behalf of my colleagues on the City Commission, we are very proud that you have chosen Miami as the site for your presentation and wish you success.

Very truly yours,

Xavier L. Suarez

XLS/jvs

FOREWORD

This Study, *THE 1991 SOUTH FLORIDA LATIN MARKET*, is the most recent in the series of Hispanic Market Studies conducted and published by Strategy Research Corporation. This is the thirteenth major South Florida Latin Market Study conducted by STRATEGY RESEARCH CORPORATION.

The past market studies conducted by Strategy Research Corporation, going back to its inception in 1970, have brought current population data, market profile information, shopping pattern data, and product usage information to the marketing practitioners of the U.S. These data have been used by public and private demographers, planners and marketers to develop reliable and effective programs.

I. PURPOSE AND SCOPE

A. PURPOSE OF THE STUDY

With a strong and vibrant Latin heritage, the South Florida area became home to many Latins during the eighties, and it can be expected to be a major Latin destination in the nineties. The Latin community has become one of the fastest growing segments of the entire South Florida Market. In Broward County alone, the Latin population has grown by 158% since 1980; in Dade County, a 48% growth was recorded between 1980 and 1991.

The South Florida area has witnessed an unprecedented growth in the past three decades. What was once a tourist-dominated community has been transformed into a center for banking, finance and international trade. Much of this can be directly attributed to the influx of Latins. With Cubans at its Latin base, South Florida has acquired a unique cultural identity. To a large degree, the transformation of South Florida initiated from the masses of Cubans escaping the regime imposed by Fidel Castro in 1959. More recently, the new South Florida Latin resident is one who has escaped oppression in Central or South America. The initial Cuban and now Latin phenomenon has produced substantial economic, political and social changes in South Florida.

The dynamics of the South Florida community require constant study to measure the size and components of its population. The demographic and socio-economic profile of the residents must also be measured.

The objectives of this Study are to provide up-to-date data on this large and growing market that offers marketers opportunity and challenge. These objectives have been realized by considering and evaluating several key aspects of this market:

- Demographic Characteristics: The size and dynamics of the South Florida Latin Market; where Latins come from and how long have they been in the market.

- Assimilation Patterns: Assimilation is a state of mind. The degree to which South Florida Latins have or have not assimilated is measured by SRC's ***Assimilation Model for Population Segmentation*** (AMPS).

- Social Characteristics: Comparisons among Latins and non-Latins across a range of social and lifestyle behavior patterns, including media preferences, language usage, work, education and financial/banking patterns.

- Purchase and Spending Patterns: Measurements and comparisons among Latins and Non-Latins with respect to their shopping and ownership characteristics.

To attain these objectives, Strategy Research Corporation conducted a Study within the South Florida Market using as a basis, the Survey Research Method. A carefully studied and comprehensive sample design was employed in soliciting respondents to the survey. A detailed questionnaire was designed to incorporate the areas and topics of concern, and the survey was implemented using effective field controls throughout the data gathering phase of the Study.

The results of this planning have yielded, in this 1991 South Florida Latin Market Study, a thoroughly detailed and up-to-date basis for understanding and reaching this unique, vibrant and dynamic sector of the South Florida Market.

B. SCOPE OF THE STUDY

This Study is confined to the South Florida Market, primarily Dade and Broward Counties, and includes residents of the market, both Latin and non-Latin.

In addition to the new data gathered for this Study, some of the information presented provides trend line statistics from studies previously conducted by Strategy Research Corporation. To this end, we have compared the results of the 1991 South Florida Latin Survey with data from previous years when similar information has been collected and reported.

II. INTRODUCTION

A. THE SOUTH FLORIDA LATIN MARKET

As of January 1, 1991 the estimated Latin population of the Miami ADI, which is inclusive of Dade, Broward and Monroe Counties (see map on following page), was over 1.1 million persons (1,102,700). That ranks the Miami ADI as the third largest among the nation's ADI areas, following Los Angeles and New York. In Dade County alone, Latins currently comprise almost one-half of the total population base, or a total of 985,800 persons. This is about 90% of the ADI's total number of Latins.

South Florida Latins are primarily Cubans; but, the Latin community also consists of other Hispanics who have come to live in South Florida and who originate from Central America, South America, and the Caribbean.

Miami, as a Latin colony, maintains a strong parallel to Colonial America. The establishment of both was generated by a people's desire to escape political and personal persecution. It is to this enclave that many have come seeking solace and a chance to survive, to heal and to thrive emotionally, physically and economically.

Overall, South Florida ranks as one of the most dynamic communities in the United States, as growth and changes in its population and economic base have been sweeping and definitive. The physical changes in South Florida are clearly visible to residents of the community, and many economic changes are evident to businessmen throughout the nation and the world. Because of its cultural and business ties to Central and South America, Dade County / Miami evolved into an international metropolis and a bicultural and bilingual community.

Miami's climate has always been a major factor and determinant of its population growth and its national and international prominence. However, its proximity and accessibility to Latin America has been the key to its emergence as a business and financial focal point of this Hemisphere. Miami enjoys excellent transportation and communication facilities, linking it to Latin America (and Europe), as well as the rest of the United States. In this respect, Miami has often been referred to as "The Latin Connection." Thus South Florida has developed as a center for international trade and tourism. This development has meant a better quality of life for all of the people of South Florida, Latin and non-Latin alike.

One doesn't have to be in the Greater Miami community very long before realizing that Latin culture and the Spanish language are active, alive and well in South Florida. A strong sense of and identity with family and a cultural state of mind bind the community together. Spanish is the language spoken most often at home and on social occasions, but more frequently, when emotion is needed or wanted. The preservation of language and heritage, instilled in their children, and their pride in their country of origin and culture, serves to reinforce the Hispanic traditions of these Latin Americans.

The following sub-section presents a short history of the Latin population in South Florida and the reasons for the Latin influence in South Florida.

Miami ADI

Hispanic Percentage of Total Population

- 0% to 10%
- 11% to 20%
- 21% to 30%
- 31% to 40%
- 41% to 50%

STRATEGY RESEARCH CORPORATION

B. HISTORY AND LATIN INFLUENCE

1. The Cuban Experience

The Latin influence was first felt in South Florida in the late 19th Century when numerous Spaniards and Cubans, employed in the cigar-making industry, settled in Key West. Due to its close proximity to Cuba (only 90 miles away), Key West seemed like the perfect new home for these immigrants.

Soon after their arrival, these newcomers intermarried with the local "conchs" (a term used by the residents of the Florida Keys to identify themselves). However, the lack of a fresh water supply in Key West, its inaccessibility by land and a major fire caused these Latins to relocate to Tampa, thus impeding the Latin community from flourishing in Key West. Nevertheless, the Latin influence is still visible today in the area's Spanish colonial architecture, the street names, and its local cuisine.

The next major wave of Latin immigrants came from Cuba in 1959 after the success of Fidel Castro's revolution resulting in the ousting of the Batista government. Thousands of Cubans, many from upper and middle class families, fled their country and left behind not only their possessions but many family members. Many went to other countries such as Puerto Rico, Venezuela, Mexico and Spain, but the majority came to Miami. Here the new arrivals found not only the climate of their homeland but, in the prevalent thinking of those days, a point from which they would be able to make a quick return to their homeland and families when normal conditions were restored.

But the difficult political and economic situation in Cuba worsened. The country once considered to be the most prosperous in the Caribbean was rapidly deteriorating into one characterized by political oppression, causing more and more people to flee the country. Thus, the influx of Cuban immigrants continued into the early 60's despite Castro's futile efforts to contain the exodus.

In 1962 diplomatic relations between the United States and Cuba were severed as a result of the Cuban Missile Crisis. Thus, those wanting to leave Cuba could no longer come directly to the United States. Instead, they had to travel through intermediary countries such as Spain and Mexico, and then wait to receive entry visas to the U.S.

This phase concluded in 1965 when Castro, burdened by a faltering and unproductive economy, re-opened the gates to freedom. Again, South Florida became the new home of thousands of Cuban political exiles. At first the immigrants came via a boat lift, fundamentally organized by the Cuban exile community in Miami. This proved a dangerous venture and many lives and small vessels were lost. A safer, more orderly evacuation by air was organized. These "Freedom Flights" brought over 270,000 Cubans to Miami between 1965 and 1973.

But Miami was having problems of its own in the early 1960's. The U.S. economic recessions of 1959 and 1961, coupled with uncharacteristically poor weather, had stunted South Florida's economic growth and jobs were hard to find. Still, the Cubans came to this city they considered their mecca.

The U.S. Government's solution to the problem was to relocate many of the Cuban immigrants in smaller cities throughout the United States, where economic conditions allowed for a better absorption of these people into economies that were not in recession.

The dream of returning to a free Cuba remained in the minds of most Cubans. They longed to be reunited with family members left behind and reclaim their possessions. As economic conditions improved in South Florida in the late 1960's and early 1970's, many of those relocated Cubans returned to Miami.

Eventually, hopes of returning to a free Cuba became only wishful thinking, and new Cuban Americans began to establish permanent residency in South Florida. The dream became less important as their children and grandchildren were born in the United States, and the desire and ability to provide stability and comfort for their families predominated their goals. The country of their exile had become their home.

Cubans had, from the time of their arrival, shown their value as capable and industrious people. Local Hispanic-owned businesses soon began to emerge throughout Dade County to accommodate the needs of the growing Hispanic community, and once foreign-sounding and looking names such as *bodega* and *farmacia* soon became familiar sights to the Anglo residents of South Florida.

The ties of the South Florida community were soon tested. In 1980 Dade County received yet another sudden influx of refugees. This wave became known as the Mariel boat lift, named after the Port of Mariel, where 125,000 Cubans were embarked for South Florida in disorderly and precarious conditions generated by the Castro Government. The new contingent arrived to a strained welcome, as it became known that Castro had included a substantial number of criminals and undesirables among the refugees. But the solidarity of the South Florida Cubans with their immigrant countrymen, and the impressive support extended to the new arrivals, insured that they were incorporated into the community surprisingly quickly and with a minimum of disturbance.

Prosperity with a Latin flair became a unique and prominent South Florida characteristic, as did the Latin lifestyle of South Florida. Today, Miami's Latin influence is evident just about everywhere, from its food to its architecture to its music. The Hispanic community has helped transform Miami from a small city to a major metropolis. Hispanics have taken an active role in every community activity, from business to entertainment to politics.

A few statistics illustrate the predominance of the Hispanic community among local businesses. The U.S. Department of Commerce, in a recently published study, reported that the Miami area had the second largest Hispanic business community in the country, second only to Los Angeles. However, the revenues of Miami's 47,725 Hispanic businesses totalled $3.8 billion, as compared with $3.3 billion for Los Angeles' 56,579 businesses. A spokesman for the Minority Business Development Agency's research division attributed the difference between sales levels in Miami and Los Angeles to "Miami's established business Cuban American community" that "do much better than other Hispanic firms. They are larger on average than other Hispanic firms."

According to **Hispanic Business** magazine, two of the top three Hispanic businesses in the United States are located in Miami: Bacardi Imports, Inc., with annual sales of $602 million, and Sedano's Supermarkets. Moreover, Bacardi and Precision Trading Corporation, a Miami-based Hispanic-owned firm, posted the two largest gains in revenues among all Hispanic companies in the United States during 1990.

This data confirms that South Florida has the most prosperous entrepreneurial Latin community in the country. The potential for maintaining economic growth remains formidable.

Miami's transformation to an essentially bicultural culture and lifestyle, together with a strong economy and a free elective system of government, has made a life in South Florida the goal of many Hispanics who live in other countries. People fleeing political unrest and economic instability in Central and South America, and the Caribbean seek a more stable future for their families, and businessmen in search of less restrictive conditions, all look to South Florida for their future.

2. Political Unrest in the Americas

The most recent chapter in the continuing saga of Latin emigration to South Florida has been not only from the traditional source of Cuba, but from Central and South America. Nicaragua, El Salvador and Colombia, in particular, have more recently been the places of origin of new South Florida residents. While the Miami-Hialeah and Sweetwater areas of Dade County were the recipients of the early waves of Hispanic immigration, new immigrants are now settling in other sections of both Dade and Broward Counties.

Although Cubans continue as the dominant group among Latins residing in the area, an increasing number of Central and South Americans, specifically Nicaraguans and Colombians, made South Florida their home during the 1980's. Large numbers of Puerto Ricans and/or Dominicans have also been emigrating to Florida. Many of these people have made their way to Miami from the New York area, as well as directly from Puerto Rico.

The Sandinista Revolution in Nicaragua was a major contributing factor to South Florida's Latin population explosion in the 1980's. By the end of the decade, an estimated 200,000 Nicaraguans had reached the area to escape the ravages of the civil war and dictatorship that maintained strangleholds on their country.

While the economic and political upheavals of the costly civil war have subsided in Nicaragua with the advent of a freely elected government, the country's direction and stability remain in question. Returning to their homeland, voluntarily or otherwise, at this time, or at any time in the foreseeable future, will be a difficult decision for many of South Florida's Nicaraguans. Making that decision all the more difficult is the positive manner in which they and all other Latins have been received and welcomed in South Florida and the possibilities that have become available.

While dictatorships and totalitarianism may now be on the wane in this hemisphere, as well as in most areas of the World, South Florida's position as a sanctuary for those seeking freedom from oppression or just better economic opportunity seems assured for some time to come. Political and economic pressures in Central and South America and the Caribbean will likely keep South Florida in the forefront of immigration and resettlement for years to come.

Political and economic conditions continue to worsen in Cuba and residents are again becoming desperate for freedom. During 1991, there has been a substantial increase in the number of Cubans coming to South Florida, legally and illegally. For example, while there were 467 Cubans rescued from rafts or boats in the Atlantic waters between Cuba and Florida in 1990, through May, 1991, the number rescued has been over 700. Moreover, during 1990, the U.S. processed 38,000 tourist visas from Cuba; this year, the number has already reached 34,000. Many of these "visitors" end up staying in South Florida, legally or illegally.

III. THE LATIN POPULATION

A. 1991 POPULATION

As previously noted, Strategy Research Corporation estimates South Florida's Latin population to be at approximately 1.1 million as of January 1, 1991. This is close to 30% of the ADI's total population. As shown on the table below, the area's 1980 Latin population total was 712,000. Thus, during the eleven-year period, the Tri-County Area experienced an increase of approximately 390,700 new Latin residents, a 55% growth rate.

Dade County accounts for 82% of the South Florida Area's Latin population increase, gaining approximately 321,300 new Latin residents between 1980 and 1991. During this time, Dade's Latins increased their proportionate share of the county's total population from about one-fourth in 1980, to close to one-half in 1991.

Neighboring Broward County experienced somewhat of a Latin population explosion of its own during the 1980's. At the beginning of the decade, its Latin population numbered approximately 40,300 persons, or only 4% of its total population. By the beginning of 1991, Broward's Latin population had grown by 63,700, expanding to approximately 104,000, representing just under 10% of the county's population.

DISTRIBUTION AND GROWTH OF SOUTH FLORIDA'S LATIN POPULATION 1970 - 1991

Year	Latin Population
1970	**322,554**
Dade	299,217
Broward	15,502
Monroe	7,835
1980	**712,000**
Dade	664,500
Broward	40,300
Monroe	7,200
1983	**840,300**
Dade	785,100
Broward	47,800
Monroe	7,400
1991	**1,102,700**
Dade	985,800
Broward	104,000
Monroe	12,900

Source: U.S. Department of Commerce, Bureau of the Census
Strategy Research Corporation

INCREASE IN LATIN POPULATION
SOUTH FLORIDA MARKET
1970 - 1991

	Latin Population Increase	
	Number	Percent
1970 - 1980 Total South Florida Market	**389,446**	**120.7%**
Dade	365,283	122.1%
Broward	24,798	160.0
Monroe	-635	-8.1
1980 - 1991 Total South Florida Market	**390,700**	**54.9%**
Dade	321,300	48.4
Broward	63,700	158.1
Monroe	5,700	79.2

Source: U.S. Department of Commerce,
Bureau of the Census
Strategy Research Corporation

The following table depicts the number of Latin households and population of the South Florida Area as of January 1, 1991. As indicated, the three-county area contains a combined total of 391,600 households headed by Latins. Almost 351,000 of Dade County's households are Latin, and close to 36,000 of Broward County households and 5,200 of Monroe County's households are Latin.

LATIN POPULATION AND HOUSEHOLDS
SOUTH FLORIDA MARKET
JANUARY 1, 1991

County	Hispanic Population	Hispanic Households
Broward	104,000	35,600
Dade	985,800	350,800
Monroe	12,900	5,200
Total	1,102,700	391,600

Source: U.S. Department of Commerce,
Bureau of the Census
Strategy Research Corporation

B. 1990 CENSUS VALIDATES SRC ESTIMATES

Strategy Research Corporation has been projecting Hispanic population and household data for the United States and its major markets since the early seventies. With the serious undercount of Hispanics that occurred in the 1980 Census, Strategy Research realized the importance of and need for it to continue to evaluate and analyze this market, and thus took on the responsibility of annually updating Hispanic population estimates.

In most cases, Strategy Research's Hispanic population estimates have been far higher than any other published sources. However, with the recent release of the 1990 U.S. Census Hispanic data, it is apparent that Strategy's population estimates of the Hispanic population for the country's major Latin ADI's were accurate and valid. For example, SRC's estimates of the combined 1990 Latin population of the country's top three Hispanic ADI's - Los Angeles, New York and Miami - was 8.7 million; the preliminary Census count for the three ADI's was 8.6 million, a difference of only 1.8%. SRC's estimate of the Miami ADI's Latin population was 1.3% below the preliminary Census count. These comparisons are shown on the following table.

U.S. CENSUS VALIDATION
OF STRATEGY RESEARCH 1990
LATIN POPULATION ESTIMATES

	Hispanic Population		
ADI	SRC (000)	Census (000)	Percent Difference
Miami	1,057.2	1,071.0	-1.3
New York	2,894.8	2,798.7	3.4
Los Angeles	4,812.6	4,740.2	1.5%
Total	**8,764.4**	**8,609.9**	**1.8%**

Note: SRC estimates are as of 1/1/90
Census enumerations are as of 4/1/90

Source: U.S. Bureau of the Census
Strategy Research Corporation

In March, 1991, the U.S. Census Bureau published the preliminary results of its 1990 count of the country's Hispanic population. Its initial count of U.S. Hispanics was 22.3 million. Subsequently in April 1991, the Bureau announced that the results of a post card survey conducted among 60,000 Hispanics nationwide revealed that there had been at least a 6% undercount of Latins by the 1990 Census. Thus, the Bureau indicated that it would increase its U.S. Hispanic population estimate to 24.1 million. This is within 200,000 or 0.8% of the estimate of the U.S. Hispanic population made by Strategy Research Corporation, two years prior to the 1990 Census. Strategy Research Corporation will continue to be **the source** for Hispanic data and provide the industry with reliable population estimates.

III. ASSIMILATION

A. OVERVIEW

Prior to the 1920's, United States immigrants often lived within ethnic enclaves. America was a nation of ethnic groups. Many actually emigrated in groups, uprooting entire communities and transplanting them in the United States. An example of this is the Amish who established their own communities and have remained unassimilated despite having lived in the U.S. for generations.

Those who did not emigrate as groups, were often sponsored by family members already in the U.S. and upon arrival took up residence, at least temporarily with their sponsors. The sponsors themselves found solace in the familiar company of their countrymen. Because of this bonding in like ethnic groups, major metropolitan areas, particularly in the East such as New York and Chicago in the Mid-West, saw the establishment of major German, Polish, Irish and Italian neighborhoods. Within these ethnic enclaves, retailers and those providing services established themselves, providing ethnic goods and services; religious and social groups were also formed. Residents of these ethnic-dominated areas were comforted by those things which were familiar from their cultural background.

Many of these immigrants had to leave their neighborhoods to find work or attend school, and in the process learned English. While becoming acculturated to the American culture through their associations outside of their neighborhoods, their *identity* remained that of their homelands. Thus, very little true assimilation took place.

With the beginning of the Twenties, the labor movement began to unite people across ethnic lines to fight for better working conditions. In addition, during this period, the country-wide hardships of the depression began to make Americans realize that they had things in common with others from different ethnic groups. At the same time, new immigration, which would replenish the numbers of those who had begun to assimilate, came to a virtual standstill because of tighter immigration legislation.

World Wars I and II both served to rally divergent ethnic groups to the American cause. The war mentality made it imperative to be American. In fact, suspicions were raised about anyone who was not seen as American.

In post World War II, it became the common belief that America was indeed a melting pot of new immigrants quickly becoming assimilated. The decrease in overall immigration which occurred during this post war period, made it easy to lose sight of the ethnic communities which were typical of earlier immigrant days.

In fact, assimilation by definition is a slow process occurring over a period of three generations or more. One's ethnic identity is formed during early childhood and remains a part of a person for life. An immigrant who arrives in the U.S. as an adult may be forced to **acculturate** but it is only a very few of the adult arrivals who will **assimilate** during their lifetime.

The process of acculturation occurs with the learning of skills which will help the immigrant adapt to the new culture, like learning the language, understanding the monetary system, perhaps becoming more aggressive or outgoing toward strangers. These are all acculturation skills. The immigrant may well begin the acculturation process without actually assimilating. Assimilation is a process of blending with the host culture. This is extremely difficult for any first generation immigrant who arrives in the U.S. after having experienced childhood in another country.

Assimilation usually begins to occur with the second generation and may be completed by the third. Second generation immigrants may spend their youth going through various phases or degrees of assimilation. However, when they reach the family formation age, they often revert back to the ethnic values, customs and practices of their parents' generation. Nevertheless, with the arrival and maturation of a third generation, much of these cultural roots can been lost.

Language, like other specific skills learned in order to survive in a new culture, is part of the acculturation process but does not alter one's basic ethnic identity. Assimilation occurs when an immigrant identifies more with a new culture rather than the culture of his/her homeland or forefathers.

The U.S. Hispanic population is, to a great extend, made up of first generation immigrants; thus **very little assimilation has occurred**. South Florida Latins are a part of this large, mostly unassimilated, Hispanic population. The earliest Cuban arrivals had many existing connections with the United States. Many learned English in Cuban primary and secondary schools and had a positive attitude toward the U.S. obtained through exposure during vacation and shopping trips to Miami or New York. Some families even went to the extent to travel to America to have their babies delivered in American hospitals. Thus, these children were actually born with American citizenship.

Many Cubans who emigrated to the U.S. in later years (the 1980's) were less economically fortunate and had less exposure to English language and the American culture. In more recent years, many Hispanic immigrants to South Florida have come from Central and South American countries without any positive exposure to the U.S., and sometimes with negative attitudes engendered by an anti-American governments of their homeland

The early immigrants to South Florida who were primarily from Cuba found a society somewhat less than totally receptive to them. Those immigrants with education and/or skills obtained in Cuba formed or joined businesses, while those without education or skills prospered by their labor. Many of these early immigrants found it necessary to learn English in order to earn their livelihoods. This outward use of the English language may have made it appear like assimilation was taking place. However, ***assimilation is a state of mind.*** These early arrivals still perceived themselves as Hispanic (Cuban).

When the prosperity and growth of these early arrivals was supplemented by subsequent waves of Cuban immigration, and yet other immigration from Central and South America, the strength of the Hispanic culture grew to the great proportions that exist today.

B. DEGREES OF ASSIMILATION

Strategy Research Corporation has been observing the assimilation process among U.S. Hispanics over the course of its many years of conducting marketing research. During the past several years, we have been conducting research that enables us to identify major assimilation groups. Our ***1989 U.S. HISPANIC MARKET STUDY*** reported for the first time on the quantitative research we had been conducting about Hispanic assimilation.

Since the ***1989 Study***, SRC's research efforts have been directed at refining our work toward the objective of developing an assimilation model which could be applied to data that could then be analyzed from the point of view of assimilation.

In developing the assimilation model, we measured responses among Hispanic respondents to numerous different items. Some items that were measured were selected based on our judgement that they were of such importance to assimilation that they must play a role in the process. Other items, appearing to be less directly related to assimilation, were also included to determine if they had a role, or were merely manifestations of other items or factors. The following are some of the inquiries we included in our efforts to develop an assimilation model:

- First language spoken,
- Language spoken most frequently at home, at work, on social occasions, and at school (for school-aged children),
- Spanish and English language proficiency in speaking, writing and reading,
- Language most comfortable speaking,
- Language preferred for religious services,
- The degree to which one's favorite sports, entertainment and TV personalities are Hispanic or non-Hispanic,
- Country of birth,
- Length of residence in the U.S.,
- Age at time of immigration,
- Educational attainment,
- Occupation,
- Media usage,
- Cultural diversity of respondent's neighborhood,
- Cultural diversity of respondent's close friends,
- Cooking/eating lifestyle,
- Hispanic self-identity, i.e., the degree to which one sees him/herself as Hispanic,
- The desire to become more or less Hispanic ten years in the future.

All of the data collected for these factors were tested using a combination of clustering and factor analysis techniques. Three, five and six cluster solutions were reviewed. The items were reduced using factor analysis. In each case, the clusters and factors were combined and/or eliminated based on the computation of r2 (coefficient of determination).

Ultimately, a model was developed applying six factors, weighted to their relative r2 value. This model allowed for the creation of three basic assimilation groups. The continuum of assimilation has been divided to form these three groups: those who are ***Assimilated***, those ***Partially Assimilated***, and those who are ***Unassimilated***. Each group can be further divided into two sub-groups.

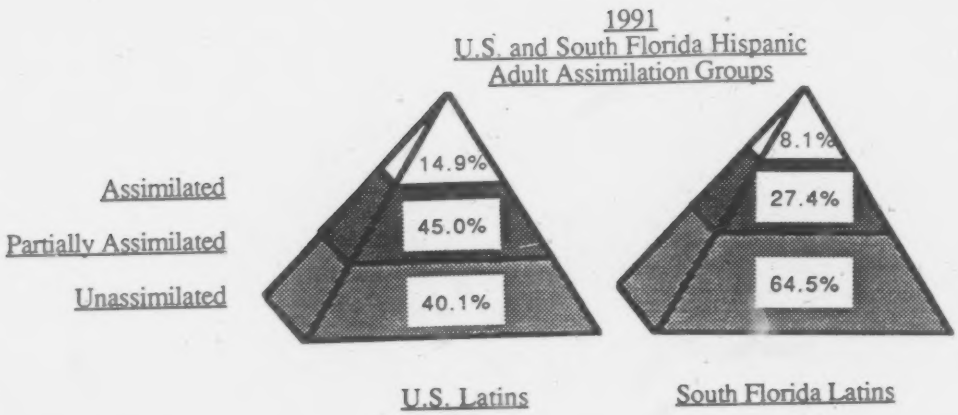
C. ASSIMILATION AMONG SOUTH FLORIDA LATINS

We are now able to apply the model to all of our data and report on the varying assimilation patterns common to Hispanics from various countries of origin, of different ages and according to U.S. regions distributions. In addition, we are able to report how attitudes, demographics, product and media usage vary among groups characterized according to assimilation patterns.

Approximately 15% of all U.S. Hispanics fall into the most assimilated group. Another 45% are categorized as the ***Partially Assimilated*** group, and the remaining 40% are in the ***Unassimilated*** group.

The illustration on the following page provides for a comparison of the South Florida Hispanic assimilation pattern with the assimilation pattern of U.S. Hispanics as a whole. As is evident, South Florida Hispanics as a group, reveal a much lower degree of assimilation than does the overall U.S. Hispanic population. Nearly two-thirds of South Florida Hispanics (65%) are in the lower one-third or the ***Unassimilated***.portion of the model. In comparison, this category represents 40% of all U.S. Hispanics.

It would appear that the prominence, both in terms of population and influence, that Hispanics have achieved in South Florida, has fostered a state of mind that ***it is clearly acceptable to be Hispanic.*** This relative lack of assimilation should not be construed to mean, necessarily, that Hispanics in South Florida will not learn English, or participate in elements of American culture, for instance. It only means that ***the state of mind*** of South Florida Hispanics is ***Hispanic***. And that for many Hispanics in South Florida, it is possible to live their lives comfortably and successfully and have relatively little exposure to, or adaptation of, American culture.



SRC's assimilation model is capable of developing an assimilation score for each respondent we interview. These scores express the degree to which each respondent is retaining their Hispanic heritage. For presentation purposes these scores are shown as degrees of assimilation where 100° is totally Hispanic or unassimilated and 0° is totally non-Hispanic or assimilated.

In South Florida the majority of Latins fall into the two sub-groups which make up the **Unassimilated** group. The sub-group formed by those who retain 85-90° of their Hispanic heritage accounts for 24.4% of all South Florida Latins while the group retaining 91-100° of their heritage account for 40.1%. These two sub-groups combined, comprise the single largest group, the **Unassimilated**, accounting for 64.5% of all South Florida Latins.

Looking at those South Florida Latins who are among the most assimilated, those who retain 0-25° of their Hispanic heritage account for only 3.3% of all South Florida Latins while those with 26-49° of retention account for another 4.8%. Combined these two groups account for the 8.1% of all South Florida Latins classified as **Assimilated**.

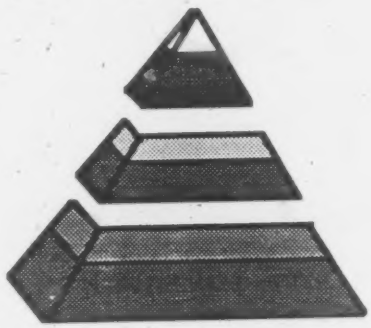
The balance of South Florida Latins fall into the two sub-groups which make up the **Partially Assimilated** group . Those retaining 50-69° of their Hispanic heritage account for 11.0% of all South Florida Latins, while those retaining at a level of 70-84°, account for 16.4%.

Visualizing examples of the type of person who could fall into each of these six sub-groups helps one understand the concept of assimilation as a state of mind. For instance, it is possible to be classified in the 91-100° sub-group and have a working knowledge of the English language. An example of one such person would be a Latin entertainer who performs in Spanish before Hispanic audiences earning $50,000 per performance, is managed by a Latin management firm and reviewed by Spanish language media. Yet, this same person, having obtained a portion of his primary and secondary education in the United States, has become fluent in English. This entertainer may have at one time prior to his success seen himself as at least partially assimilated. However, his current career firmly affixes his state of mind for the present and foreseeable future as being more or less totally Hispanic.

As another example, consider a Latin major league baseball player. This Latin athlete developed some of the basic skills and his love of the game in his native Dominican Republic. After playing in the minor leagues in Puerto Rico his contract was purchased by a major league team in the U.S. When playing ball and interacting with a number of his team mates, he is thinking and speaking in Spanish. However, he began to acquire some English in Puerto Rico and now finds he needs English to communicate with his new team's coaching staff if he is going to hone his skills and make it in the "big leagues." His social life away from the team and his family life, on the other hand, are totally Hispanic. From the standpoint of this professional athlete's state of mind, he has retained about three-quarters of his Hispanic state of mind, placing him in the Partially Assimilated group.

The following illustrates the Assimilation Model for Population Segmentation (AMPS) for the South Florida Latin Market. The Model's application to South Florida is divided into six groups and arrayed by degree of assimilation.

0-25°	3.3%
26-49°	4.8
Assimilated	8.1%
50-69°	11.0
70-84°	16.4
Partially Assimilated	27.4%
85-90°	24.4
91-100°	40.1
Unassimilated	64.5%



Degrees of Assimilation

D. MARKETING IMPLICATIONS

Successful marketing to U.S. Hispanics is greatly dependent on understanding how assimilation works and its implications on how Hispanics behave as consumers. An understanding of the Hispanic identity and a translation of this identity will result in sales messages communicated with the most appropriate cultural context.

To most Hispanics, communicating in Spanish is necessary to achieve optimum understanding of a sales message. This can readily be achieved. However, while it is important to communicate to Hispanics in their language, it is even more important that the message is relevant, that is, that it talks directly to the Hispanic identity.

Use of the assimilation model in understanding what products are bought, what product benefits are important and how the buying process occurs, all will add to the creation of marketing materials which will address the Hispanic identity. These messages will then be within the correct cultural context, and will prove to be both effective and successful.

The more one understands the assimilation process and applies this to one's marketing effort, the more successful these efforts will become.

IV. MEDIA

The following pages present information regarding Latin usage and time spent with various Hispanic media, television, radio, newspapers and magazines. This information shows that South Florida Latins are heavy users of Hispanic media and look to their broadcast and print for information and entertainment. The data presented is not intended to imply that one medium is better than another. To the contrary, the data shows the importance of including Hispanic media in advertising strategies and campaigns that are geared to the South Florida Market.

A. SPANISH-LANGUAGE TELEVISION

In the course of a typical week, nine out of ten (89%) Latin heads of household watch Spanish-language television. When asked about "yesterday's" viewing, eight out of ten (81%) Latin heads of household of South Florida reported watching Spanish-language television. Moreover, South Florida Latin heads of household spend a good deal of time watching Spanish-language television, averaging better than 14.6 hours in a typical week.

WEEKLY VIEWERSHIP OF SPANISH-LANGUAGE TELEVISION AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD
1991

Spanish Language Television	Typical Week	Watched "Yesterday"
Watched	89.4 %	81.1%
Average Time Spent Watching	14.6 Hours	--

Source: Strategy Research Corporation

B. SPANISH-LANGUAGE RADIO

South Florida Latins listen to Spanish Radio. In a typical week, Spanish radio reaches eight of every ten (83%) South Florida heads of household. In one day alone, Spanish radio reaches three-fourths (76%) of all South Florida Latin heads of household. And, Latins spend an average of two hours per day during a typical week listening to Spanish radio.

WEEKLY LISTENERSHIP OF SPANISH-LANGUAGE RADIO AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD 1991

Spanish Language Radio	Typical Week	Listened "Yesterday
Listen	82.6%	75.9%
Average Time Spent Listening	14.0 Hours	--

Source: Strategy Research Corporation

C. SPANISH-LANGUAGE NEWSPAPERS

Although about one-fourth (24%) of South Florida Latin heads of household read daily English-language newspapers, 41% read daily Spanish-language newspapers. Moreover, Latins spend substantially more time with their Spanish language newspapers, averaging 29 minutes per day, as compared with 18 minutes per day spent with English-language newspapers.

NEWSPAPER USAGE DURING AVERAGE DAY AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD 1991

	Read Newspapers	
Average Day	Percent English	Percent Spanish
Read	24.1%	40.7%
Average Amount of Time Spent	18 min./day	29 min./day

Source: Strategy Research Corporation

D. MAGAZINE USAGE

During the course of an average week, 18% of South Florida Latin heads of household read English-language magazines. However, three out of ten, or 34% of these Latin heads of household also read Spanish-language magazines. And, they spend quite a bit more time with Spanish-language magazines; more than three times as much, as shown on the following table.

MAGAZINE USAGE
DURING AVERAGE WEEK
AMONG SOUTH FLORIDA LATIN
HEADS OF HOUSEHOLD
1991

	Read Magazines	
Average Week	Percent English	Percent Spanish
Read	17.6%	34.2%
Average Amount of Time Spent	28 min./week	99 min./week

Source: Strategy Research Corporation

VI. LANGUAGE PATTERNS

A. HISTORICAL PERSPECTIVE

The historical development of the Latin, and particularly of the Cuban presence in South Florida, closely mirrors the groups' current language pattern. As previously noted, the first group of Cuban exiles to arrive in Miami in the sixties, had experienced a good deal of exposure to English, through the Cuban educational system and through frequent vacation or business related travel to the U.S. With this established bilingual background, these early immigrants had little difficulty "fitting in" language-wise. Moreover, these first arrivals brought a "foreign" language with them and it was a necessity to improve their English language skills as quickly as possible.

The next wave of Cuban immigrants to arrive in South Florida came during the late sixties through the mid-seventies. These immigrants and their later successors, were coming from a non-capitalistic system, had different work ethic skills and considerably less exposure to the American culture and the English language than their predecessors. Moreover, so many were coming at one time, that immediate geographic enclaves were established, independent of the surrounding Anglo culture. These factors precluded any urgent need for learning a new language.

The Mariel Boatlift transferred about 123,000 Cubans to the U.S., with about 100,000 of these emigres settling in Dade County. Few of these arrivals had any English language skills; those who had relatives or acquaintances in the Miami area stayed with them initially, others were taken in by sympathetic Cuban Americans and many others struggled in makeshift housing until a job could be found and income for housing earned. Nevertheless, with better than one-half million Latins already in the area, and the majority of them being of Cuban origin, not speaking English was not a major concern or impediment for these new arrivals.

One other series of events that has occurred in Dade County has played a role in the status of language usage among Latins in South Florida. In 1973, Dade County was rapidly becoming a bilingual county. That is, with its rapidly-growing Latin population, more and more of its population was spanish-speaking. A move to legislate Spanish as the area's official second language was debated by the County Commission, but defeated. By 1980, with nearly three-quarter of one million Latin residents, the bilingual issue reached beyond politics and became a referendum to be decided by the county's electorate. The question of the county becoming officially bilingual, though, was defeated and English remained the county's official language. However, while the "English-only" backers were using the referendum to encourage the use of English by Latins, the opposite occurred as . Latins, feeling repudiated by the referendum's defeat, responded by showing less and less interest in bilingualism. As the following data shows, Spanish remains the language of choice and usage among the majority of South Florida Latins; the usage and knowledge of English appears to be declining.

In order to determine current language usage among South Florida Latin heads of household, respondents to the 1991 Survey were asked to identify their first language spoken, to provide a measurement of their ability to speak, read and write Spanish and English, and to report on the language spoken most frequently at home, at work and in social situations.

B. FIRST LANGUAGE SPOKEN / HEADS OF HOUSEHOLD

The significance of "first language spoken" is that it has a profound effect on the cultural perception of the individual and the experiences that ultimately shape their lives. Therefore, it is the language that is usually preserved and retained in one form or another, throughout one's lifetime. One's initial language often represents a cultural bond with that person's heritage. This is especially important after exposure to a new language or culture as many Latin emigrants to the United States and South Florida have experienced.

As shown on the following table, nearly all of South Florida Latin heads of household (99%) experienced the initial stages of their lives with Spanish as their language.

LANGUAGE FIRST LEARNED TO SPEAK AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD
1991

	Percent
Spanish	99.0%
English	1.0
Total	100.0%

Source: Strategy Research Corporation

C. LANGUAGE SPOKEN BY HEADS OF HOUSEHOLD

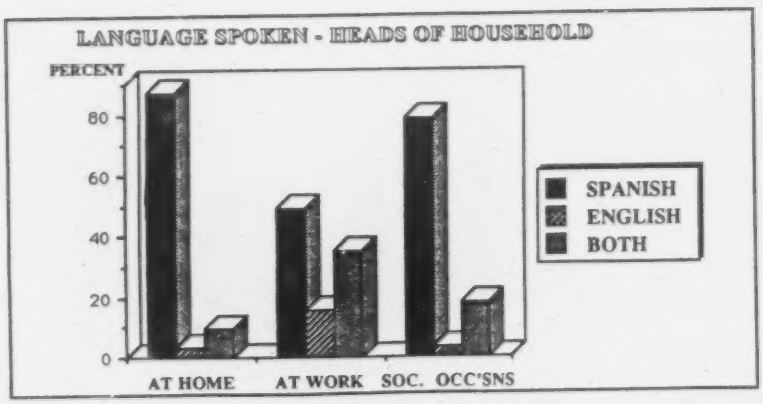
From the findings reported below, it is clear that South Florida Latin heads of household remain culturally affixed to their heritage. Whereas 87% of all Latin heads of household speak Spanish most frequently in the home, another 10% speak both Spanish and English. Thus, combined, about 97% of South Florida Latins speak Spanish at home.

The vast majority of South Florida Latin heads of household (79%) also speak Spanish most frequently on social occasions, plus an additional 18% speak both Spanish and English on social occasions, bringing the total again to some 97% who speak Spanish. Spanish is also used in the work place, with about eight out-of-ten Latin heads of household speaking Spanish either exclusively or combined with English. Approximately 16% of South Florida Latin heads of household report using English exclusively at work; only 3% speak English exclusively in the home or on social occasions.

LANGUAGE SPOKEN MOST FREQUENTLY BY SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD AT VARIOUS TIMES
1991

Language Spoken	At Home	At Work	On Social Occasions
Spanish	87.0%	49.2%	78.8%
English	3.2	15.7	3.3
Both	9.8	35.1	17.9
Total	100.0%	100.0%	100.0%

Source: Strategy Research Corporation



1. Language Spoken At Home

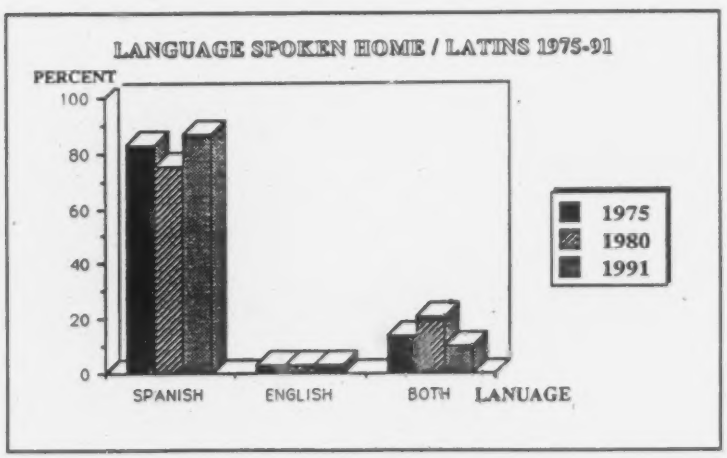
Spanish continues to be the primary language spoken in the home by South Florida Latin heads of household. Approximately 87% currently speak Spanish most frequently in the home. In comparison, Spanish was the most frequently spoken language in the home of 76% of Latin heads of household some eleven years ago (1980).

Only 3% of South Florida Latin heads of household have continued to use English exclusively in the home over the past fifteen years.

LANGUAGE SPOKEN MOST FREQUENTLY AT HOME AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD
1975 - 1991

	1975	1980	1991
Spanish	82.8%	75.6%	87.0%
English	3.4	3.4	3.2
Both	13.8	21.0	9.8
Total	100.0%	100.0%	100.0%

Source: Strategy Research Corporation



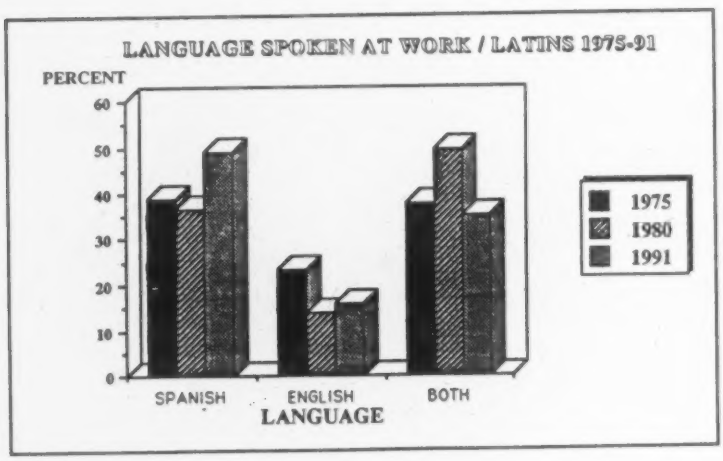
2. Language Most Frequently Spoken At Work

The use of Spanish as the primary language in the work place among South Florida Latins is currently at 49% among heads of households, as compared with 39% in 1975, and 37% in 1980. The use of English in the work place by South Florida Latin heads of household has declined since 1975, when 23% so reported, to 1991's 16%.

LANGUAGE SPOKEN MOST FREQUENTLY AT WORK AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD
1975 - 1991

	1975	1980	1991
Spanish	38.9%	36.6%	49.2%
English	23.3	14.0	15.7
Both	37.8	49.4	35.1
Total	100.0%	100.0%	100.0%

Source: Strategy Research Corporation



3. Language Spoken Most Frequently On Social Occasions

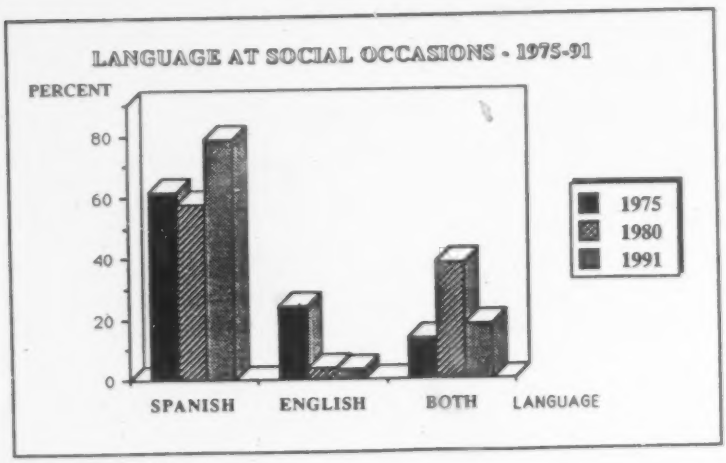
At social gatherings, Spanish continues to be the predominant language spoken among South Florida Latin heads of household. More than three-fourths (79%) currently speak only Spanish most frequently at social events. This is a substantial increase in the social use of Spanish since 1975's 62% and 1980's 58%.

The use of English at social occasions, on the other hand, has decreased substantially since 1975 among Latin heads of household in South Florida.

LANGUAGE SPOKEN MOST FREQUENTLY AT SOCIAL OCCASIONS AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD
1975 - 1991

	1975	1980	1991
Spanish	61.9%	57.6%	78.8%
English	24.5	3.9	3.3
Both	13.6	38.5	17.9
Total	100.0%	100.0%	100.0%

Source: Strategy Research Corporation



D. SPEAKING ABILITY -- SPANISH/ENGLISH

In order to measure South Florida Latins' ability to speak English and Spanish, Latin heads of household were asked to indicate their present ability to speak either language. Respondents were asked to rate their ability to speak each language, using a six-point rating scale as follows: *very well* (6), *well* (5), *fair* (4), *poor* (3), *very poor* (2), *can't speak* (1).

The results of this questioning revealed that the majority of Latin heads of household interviewed are very proficient at speaking Spanish. No less than 97% do so *very well* and *well*.

With regard to English, 29% of the area's Latin heads of households rated their English language speaking ability as "*very well/well*." An additional 18% stated that they were fairly able to converse in English. Approximately one-third (33%) of area Latin heads of household said they cannot speak English at all.

ABILITY TO SPEAK SPANISH AND ENGLISH AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD 1991

Degree of Proficiency	Spanish	English
Very Well/Well	95.1%	29.0%
Fair	4.5	17.9
Poor/Very Poor	0.3	20.5
Can't Speak	0.1	32.6
Total	100.0%	100.0%

Source: Strategy Research Corporation

E. READING ABILITY -- SPANISH/ENGLISH

Latin heads of household were also asked to report on their ability to read Spanish and English. Again, they were asked to utilize the six-point rating scale (*very well, well, fair, poor, very poor, can't read*). The majority of South Florida Latins (92%) read Spanish "*very well/well.*"

Almost three out of every five Latin heads of household (28%) possess the ability to read English "*very well /well*". More than three out of ten South Florida Latin heads of household (35%) are not able to read English at all.

ABILITY TO READ SPANISH AND ENGLISH AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD 1991

Degree of Proficiency	Spanish	English
Very Well/Well	92.2%	28.0%
Fair	6.1	15.3
Poor/Very Poor	1.6	21.5
Can't Read	0.1	35.2
Total	100.0%	100.0%

Source: Strategy Research Corporation

F. WRITING ABILITY -- SPANISH/ENGLISH

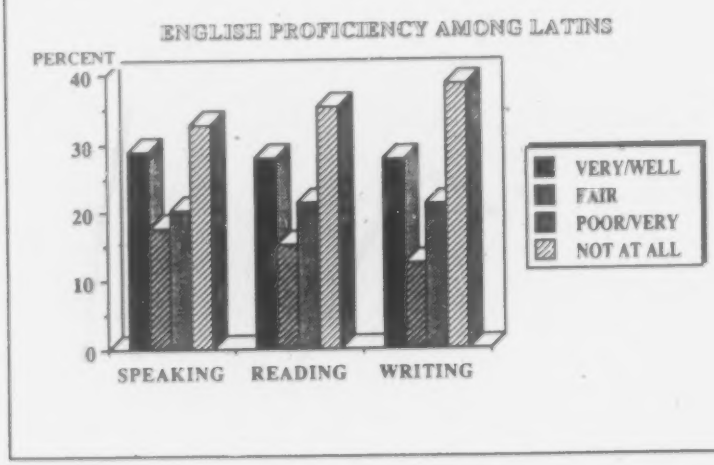
South Florida Latin heads of household were also asked to rate their proficiency in writing English and Spanish, using the same six-point rating system as previously described. The ability to write Spanish is similar to that for speaking and reading. Approximately 92% rate their ability to write Spanish as "*very well/well.*"

Latins' ability at writing English is quite similar to their English-speaking and reading proficiencies. Specifically, 28% of South Florida Latin heads of household report that they are able to write English "*very well/well.*" Approximately 13% rate their English-language writing ability as "*fair.*" **Approximately two out of five (38%) of South Florida Latin heads of household cannot write English at all.** These distributions are shown on the table on the following page.

ABILITY TO WRITE SPANISH/ENGLISH AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD 1991

Degree of Proficiency	Spanish	English
Very Well/Well	91.8%	27.7%
Fair	6.9	12.7
Poor/Very Poor	1.4	1.2
Can't Write	0.1	38.4
Total	100.0%	100.0%

Source: Strategy Research Corporation



VII. SHOPPING AND PATRONAGE PATTERNS

A. FOOD STORE PATRONAGE

South Florida Latin heads of household distribute their grocery shopping almost equally among American Chain and Cuban/Latin-owned Supermarkets. Approximately 73% purchase groceries at American Supermarkets and 70% report shopping at Cuban/Latin-owned stores.

With the expansion of Cuban/Latin Supermarkets, the number of Bodegas in the South Florida marketplace has diminished, and so has their incidence as a primary shopping store. Currently Bodegas are only patronized by 22% of Latin heads of household.

The vast majority of non-Latin heads of household in the South Florida Market (97%) patronize American Chain Supermarkets. With Cuban/Latin Supermarkets no longer limited exclusively to Latin neighborhoods, it is not surprising that 17% of non-Latins shop at these stores.

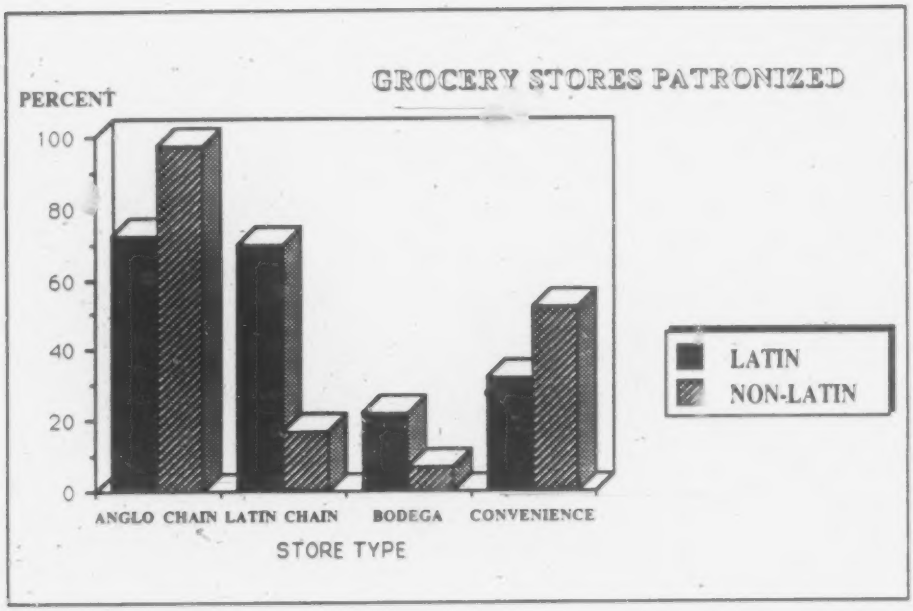
The incidence of non-Latin patronage of Cuban/Latin Bodegas is at 7%. And, although shopping at convenience stores is higher among non-Latins, almost one-third (32%) of Latin heads of household shop at these stores. Hispanic shoppers, therefore, are not limited to the American Supermarket or convenience store, but seem to like variety in their shopping.

TYPES OF FOOD/GROCERY STORES PATRONIZED IN PAST WEEK BY SOUTH FLORIDA LATIN AND NON-LATIN HEADS OF HOUSEHOLD
1991

	1991	
Types of Stores	Latin	Non-Latin
American Chain Supermarket	72.5%	97.2%
Cuban/Latin Supermarket	69.5	16.7
Cuban/Latin Bodega	22.1	6.8
American Convenience Store	32.0	52.1
Total	*	*

*Adds to more than 100% due to multiple response.

Source: Strategy Research Corporation


GROCERY STORES PATRONIZED
PERCENT
100
80
60
40
20
0
ANGLO CHAIN
LATIN CHAIN
BODEGA
CONVENIENCE
STORE TYPE
LATIN
NON-LATIN

B. AVERAGE WEEKLY FOOD STORE EXPENDITURES

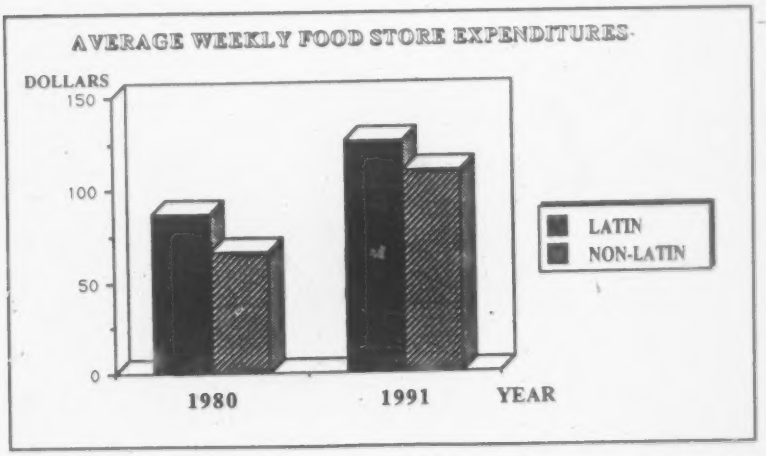
Latin households spend approximately $2.3 billion a year on groceries in South Florida. That amounts to $44 million each week.

The following table shows the growth in average weekly grocery expenditures by Latin and non-Latin heads of household from 1980 to 1991. As indicated, grocery expenditures by South Florida Latin heads of household increased from $87 in 1980 to $126 in 1991. At the same time, grocery expenditures of non-Latin households in the area increased even more dramatically, from approximately $67 to nearly $110. Latin households spend approximately 14% more on groceries each week, as compared with non-Latin households.

AVERAGE WEEKLY FOOD STORE EXPENDITURES BY LATIN AND NON-LATIN SOUTH FLORIDA HEADS OF HOUSEHOLD 1980 AND 1991

	1980	1991
Latin	$87.23	$125.67
Non-Latin	$66.99	$109.93

Source: Strategy Research Corporation



C. USAGE OF CENTS-OFF COUPONS

Almost one-third of South Florida Latins use cents-off coupons for supermarket type purchases. In spite of the fact that this incidence is lower than for non-Latins, the figure represents a dramatic increase in usage by Latins over the years. With more awareness of the Hispanic market, advertisers have made coupons more available to the Latin market, and therefore, have generated substantially more usage among this market segment.

USAGE OF CENTS-OFF COUPONS WHEN SHOPPING AMONG SOUTH FLORIDA LATINS 1991

	Latin	Non-Latin
Yes	30.2%	58.6%
No	69.8	41.4
Total	100.0%	100.0%

Source: Strategy Research Corporation

D. RESTAURANT PATRONAGE

1. Incidence of Patronage

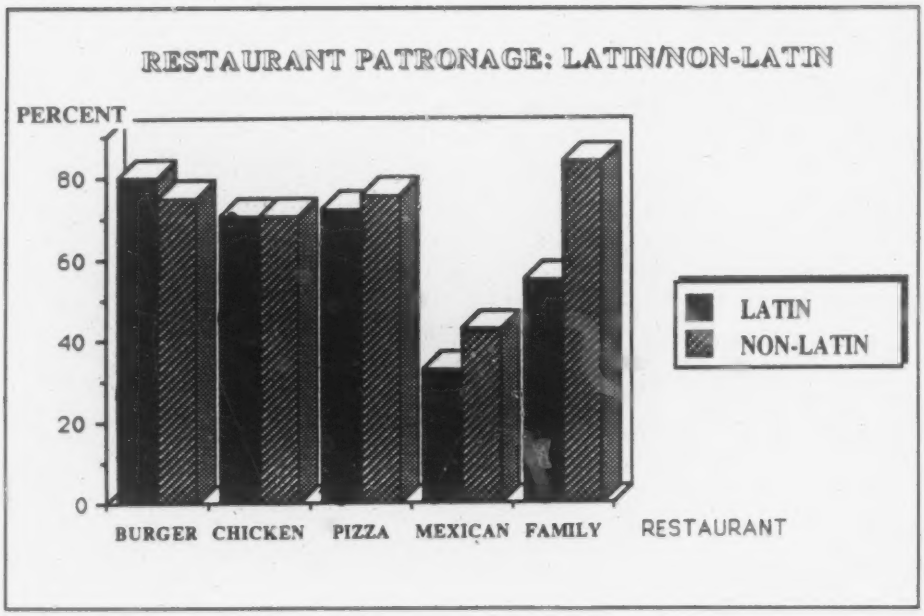
The following table summarizes the incidence of restaurant patronage among South Florida Latin and non-Latin households. Also provided is a table that summarizes the reported frequency of patronage among restaurants.

As noted on the table below, the incidence of patronizing quick-service or fast-food restaurants, is quite similar among Latin and non-Latin households of South Florida, with a slight edge held by Latins' patronage of quick-service hamburger, chicken and pizza restaurants. Non-Latins' propensity for patronizing quick-service Mexican Restaurants and family-style table service restaurants is higher than among Latins.

SUMMARY OF INCIDENCE OF SELECTED RESTAURANT PATRONAGE AMONG SOUTH FLORIDA LATIN AND NON-LATIN HOUSEHOLD
1991

Type Restaurant	Latin	Non-Latin
Quick-Service Hamburger	80.1%	75.2%
Quick-Service Chicken	70.3	70.4
Quick-Service Pizza	72.0	75.8
Quick-Service Mexican	32.7	42.7
Family-Style		
Table-Service	55.0%	84.1%

Source: Strategy Research Corporation


RESTAURANT PATRONAGE: LATIN/NON-LATIN
PERCENT
80
60
40
20
0
BURGER
CHICKEN
PIZZA
MEXICAN
FAMILY
RESTAURANT
LATIN
NON-LATIN

2. Frequency of Patronage

Members of Latin households in South Florida visit most quick-service restaurants an average of approximately once a week, with the exception of Mexican and family-style, table service restaurants. Quick-service hamburger restaurants are patronized slightly more than once a week, while chicken and pizza fast-food restaurants are patronized slightly less than once a week. The frequency of patronage at family-style table service restaurants among Latin households averages approximately three times per month, and fast-food Mexican restaurant patronage averages about once per month.

SUMMARY OF FREQUENCY OF PATRONAGE* OF RESTAURANTS AMONG SOUTH FLORIDA LATIN AND NON-LATIN HOUSEHOLD
1991

	Avg. Weekly Frequency	
Type of Restaurant/Frequency	Latin	Non-Latin
Quick-Service Hamburger	1.1	1.0
Quick-Service Chicken	0.8	0.5
Quick-Service Pizza	0.9	0.5
Quick-Service Mexican	0.2	0.2
Family-Style Service	0.5	0.7

*Among those who patronize.

Source: Strategy Research Corporation

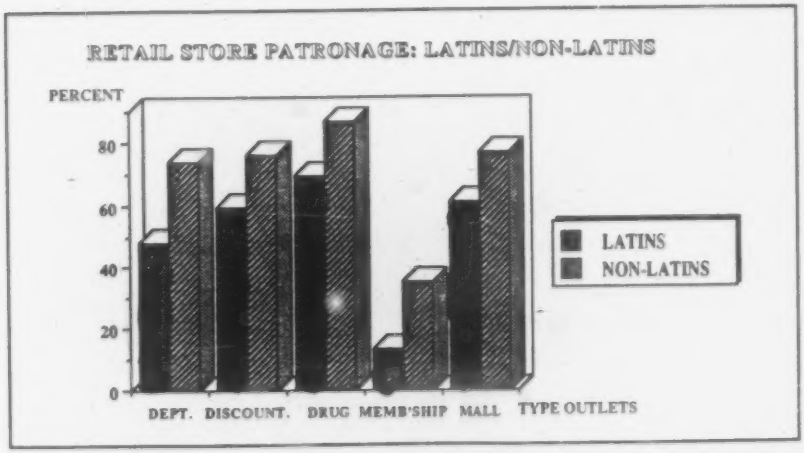
E. RETAIL STORE PATRONAGE

As shown on the following table, nearly one-half (48%) of South Florida Latin heads of household patronized a department store in the past month. Close to 60% reported having shopped at a discount department store. Better than 69% patronized a chain drug store, and 13% had been to a membership discount outlet. Approximately 61% of the area's Latin heads of household visited a major retail mall, with the average number of visits during the most recent month being 2.7 times.

SUMMARY OF INCIDENCE OF SELECTED SHOPPING CENTER AND RETAIL STORE PATRONAGE AMONG SOUTH FLORIDA LATIN AND NON-LATIN HEADS OF HOUSEHOLD
1991

Type of Facility	Patronized in Past Month: Latins	Non-Latins
Department Store	48.2%	73.9%
Discount Department Store	59.5	76.0
Chain Drug Store	69.3	86.9
Membership Discount Store	13.3	35.3
Major Shopping Mall	60.9	76.4
Average Number Visits to Mall in Past Month	*2.7*	*2.9*

Source: Strategy Research Corporation



VIII. PRODUCT PURCHASE AND USAGE

All survey participants were asked several questions regarding products they and their families may or may not use in their home. Usage of products within the following categories was explored:

- Beverages
- Selected Produce
- Vitamins

A. BEVERAGES

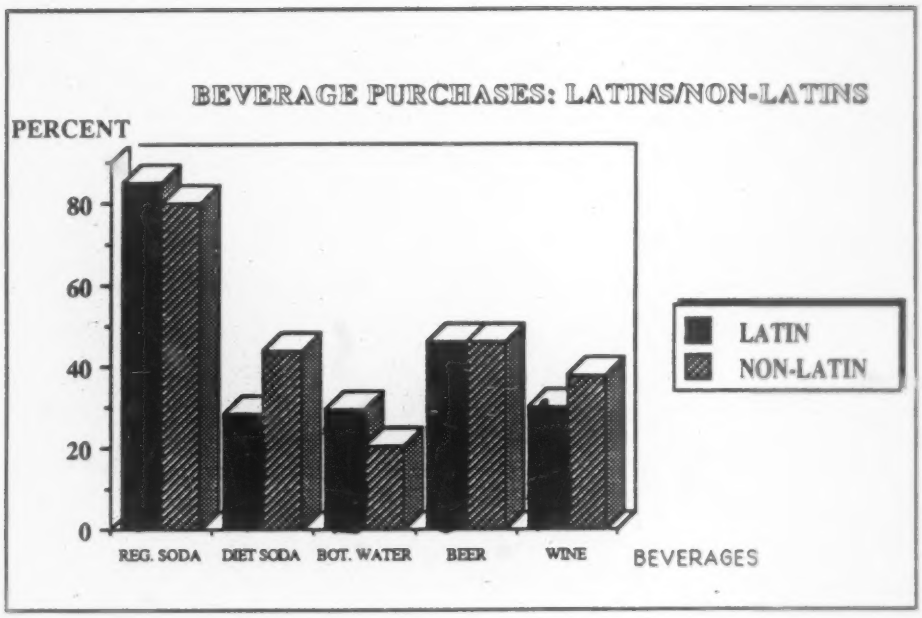
1. Incidence of Purchase

More Latins than non-Latins purchase regular carbonated soft drinks (85% versus 80%, respectively) for household use. On the other hand, more non-Latins in the South Florida market consume diet carbonated soft drinks, 47% of non-Latins compared with 28% of Latins. The incidence of table wine usage is also slightly higher among non-Latins as compared with Latins (38% versus 30%, respectively). There is little difference between Latins and non-Latins in the purchase for home consumption of non-carbonated bottled water and beer.

INCIDENCE OF PURCHASE OF BEVERAGES FOR IN-HOME CONSUMPTION AMONG LATINS AND NON-LATINS 1991

	Latin	Non-Latin
Regular Carbonated Soft Drinks	85.0%	79.9%
Diet Carbonated Soft Drinks	28.3	44.1
Non-Carbonated Bottled Water	29.5	29.3
Beer	45.9	46.3
Table Wine	30.0	38.0

Source: Strategy Research Corporation


BEVERAGE PURCHASES: LATINS/NON-LATINS
PERCENT
80
60
40
20
0
REG. SODA
DIET SODA
BOT. WATER
BEER
WINE
BEVERAGES
LATIN
NON-LATIN

2. Beverage Purchase Frequency

Not only do South Florida Latins purchase more regular carbonated soft drinks than non-Latins, they purchase them more often; 2.2 times per week for Latins as compared with 1.8 times per week for non-Latins. Traditionally, Latins make more grocery shopping trips than non-Latins, as indicated by the figures in the table below. Even in the case of lower incidence of purchase such as with diet soft drinks, beer and bottled water, the frequency of shopping trips for such items by Latins exceed those of non-Latins.

FREQUENCY OF PURCHASE OF BEVERAGES FOR IN-HOME CONSUMPTION* AMONG LATINS AND NON-LATINS
1991

	Avg. Purchase/Week	
	Latin	Non-Latin
Regular Carbonated Soft Drinks	2.2	1.8
Diet Carbonated Soft Drinks	1.9	1.8
Non-Carbonated Bottled Water	2.3	1.8
Beer	1.4	1.3
Table Wine	0.8	1.2

*Among those who purchase.

Source: Strategy Research Corporation

B. SELECTED PRODUCE

The incidence of the purchase of six different types of produce for home consumption was examined. The specific products measured were:

- Apples
- Pears
- Citrus Fruit
- Grapes
- Raisins
- Cherries

The highest incidences of purchase among both Latin and non-Latin households alike are for apples, citrus fruit and grapes. Pears, raisins and cherries are more favored by Latins than by non-Latins.

In every case, the listed produce had higher incidence of purchase among Latins than non-Latins. The highest incidence of purchase among Latins is for those fruits readily available at supermarkets throughout the year, such as apples, citrus and grapes.

INCIDENCE OF PURCHASE OF SELECTED PRODUCE FOR IN-HOME CONSUMPTION AMONG LATINS AND NON-LATINS
1991

Produce	Latin	Non-Latin
Apples	94.3%	90.5%
Pears	89.4	77.2
Citrus Fruit	93.9	86.5
Grapes	92.4	85.6
Raisins	80.1	70.2
Cherries	74.7	63.6

Source: Strategy Research Corporation

C. VITAMINS

South Florida Latins' purchase of vitamins is slightly higher than among non-Latins, with almost three-fourths of each group purchasing vitamins.

INCIDENCE OF VITAMIN PURCHASE AMONG LATINS AND NON-LATINS
1991

	Latin	Non-Latin
Purchase incidence	73.0%	71.5%

Source: Strategy Research Corporation

IX. LEISURE TIME ACTIVITIES

The 1991 Survey compares how South Florida Latins and non-Latins spend their leisure time. A series of questions were asked regarding attendance at local sporting and cultural events, at movies and travel habits.

A. ATTENDANCE AT LOCAL ATTRACTIONS

Heads of household respondents were asked, "In the past year, have you or anyone else in your household been to ... ?" The activities measured were:

- Professional Sports Events
- Collegiate Sports Events
- Opera/Ballet/Theater

The survey revealed that during the past year, 15% of South Florida Latins attended the opera, ballet or theater, 11% attended professional sports and 9% attended collegiate sporting events.

LOCAL LEISURE TIME ACTIVITIES ATTENDED IN THE PAST YEAR AMONG LATINS AND NON-LATINS 1991

Activity	Latin	Non-Latin
Opera/Ballet/Theater	15.0%	32.7%
Professional Sports	11.3	30.8
Collegiate Sports	9.3	29.1

Source: Strategy Research Corporation

B. MOVIE ATTENDANCE

More household members (Latin and non-Latin) go to the movies than to any other leisure-time activity measured in the Survey. Nearly two out of three households reported going to the movies in the past year. Movie attendance is up among both Latins and non-Latins as a form of entertainment of the family.

The frequency of movie attendance is higher among non-Latin households than among Latin.

INCIDENCE AND FREQUENCY OF MONTHLY MOVIE ATTENDANCE AMONG LATINS AND NON-LATINS 1991

Incidence	Latin	Non-Latin
Attended movies	64.9%	63.4%
Average Times/Month	1.3	1.3

Source: Strategy Research Corporation

C. TRAVEL

South Florida is known as a major hub for travel, both international and domestic. In addition, it is the cruise capital of the world and a major focal point of international trade. All these factors open the door to business and vacation travel among South Florida Latins. And they do travel extensively.

In the past year, almost one-half (47%) of South Florida Latins took at least one trip out of the area. Of those who travelled, close to seven out of ten (68%) travelled by air. With South Florida's access to Europe and Central and South America, it is not surprising that almost one out of every two (52%) South Florida Latin travellers took a vacation trip during the past year. And, since South Florida is a cruise center, it is easy to understand that one of every four Latins took a cruise in the past year.

INCIDENCE OF TRAVEL
AMONG SOUTH FLORIDA LATINS
1991

Taken in Past Year	Percent*
Out of Area Trip	46.6%
Airline Trip	67.6
Business Trip	13.5
Vacation Trip	52.0
Cruise	20.9
Total	**

*Of those who travelled
**Adds to more than 100% due to multiple response.

Source: Strategy Research Corporation

X. OWNERSHIP PATTERNS

A. VEHICLES

South Florida is a mobile market. With over 300 miles of Expressways (not to mention the additional miles of highway and local thoroughfares) linking the region's urban and suburban areas together, it becomes necessary to own a vehicle for transportation. Although public transportation is adequate, many South Floridians prefer the independence of driving their own vehicle. Thus, as shown on the table below, automobile ownership among South Florida Latins is at 83%, van ownership is at 17%, and truck ownership is at 7%. Automobile and van ownership is slightly higher among Latins than non-Latins.

When viewed by the average number of vehicles per household, Latins are marginally higher concerning the ownership of all types of vehicles, as compared with non-Latins.

VEHICLE OWNERSHIP AMONG SOUTH FLORIDA LATINS AND NON-LATINS 1991

Vehicle Type	Latin	Non-Latin
Automobile	83.0%	81.5%
Truck	6.6	10.4
Van	16.7	12.5
Total	*	*

*Adds to more than 100% due to multiple response

Average Number Owned*

Vehicle Type	Latin	Non-Latin
Automobile	1.6	1.4
Truck	1.2	1.0
Van	1.2	1.0

*Among those who own a vehicle.

Source: Strategy Research Corporation

B. HOME OWNERSHIP

1. Own/Rent

Latins continue to establish their roots in South Florida. Although lower than the non-Latin population, almost one-half (49%) of South Florida Latins own their own homes.

Latins' mobility and the continuing number of new arrivals account for 59% more rentals than the proportion of rentals among non-Latins.

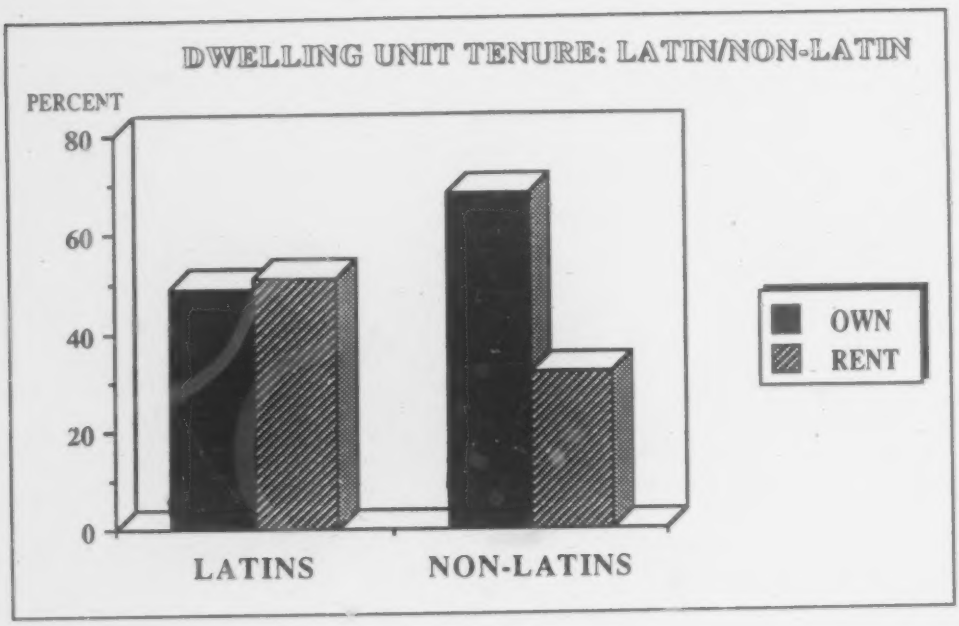
It is interesting to note that when asked about their future plans concerning the purchase of a new home, a slightly higher proportion of both Latin home owners and renters indicated plans to purchase a new home in the next year than did non-Latins (11% versus 8% among current Latin and non-Latin home owners, respectively and 25% versus 22% among renters).

STATUS OF HOME OWNERSHIP
SOUTH FLORIDA LATINS AND NON-LATINS
1991

Type of Tenure	Latin	Non-Latin
Own Home	48.9%	67.9%
Rent Home	51.1	32.1
Total	100.0%	100.0%

Plans to Purchase a New Home in Next Year	Latin	Non-Latin
Current Home Owners	10.6%	7.5%
Current Home Renters	25.0	22.4

Source: Strategy Research Corporation


DWELLING UNIT TENURE: LATIN/NON-LATIN
PERCENT
80
60
40
20
0
LATINS
NON-LATINS
OWN
RENT

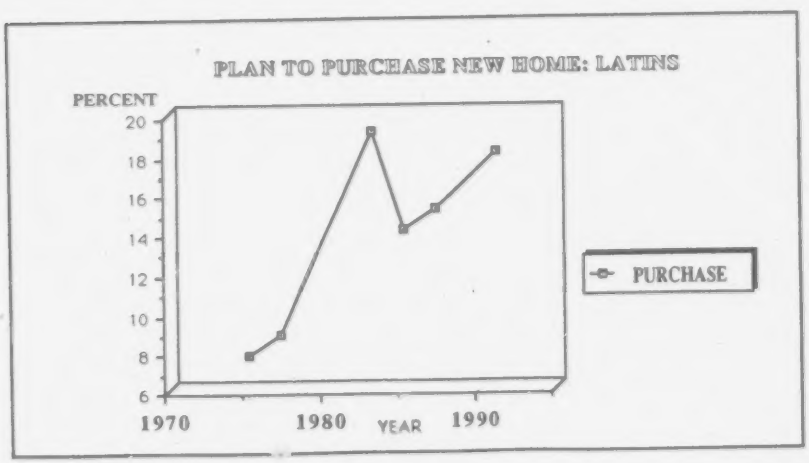
2. Plan To Purchase - Trend

The following table shows the trend of "plans to purchase a new home" among South Florida Latins (combined home owners and renters), tracked by SRC since 1975. As indicated, the plan to or desire for a new home among Latins has, for the most part, continually increased since 1975, when approximately 8% of Latins contemplated the purchase of a new home. This reached a high of 19% in 1983, and after dropping slightly to 14% in 1985, has increased to 1991's level of 18%.

PLANNED NEW HOME PURCHASE AMONG SOUTH FLORIDA LATINS
1975 - 1991

Year	Percent Planning Home Purchase in Next Year
1975	7.7%
1977	8.7
1983	19.0
1985	14.0
1987	15.1
1991	18.0

Source: Strategy Research Corporation



C. OWNERSHIP OF ELECTRONIC EQUIPMENT

It is not surprising that South Floridians Latins and non-Latins alike, own television sets. At the same time, approximately 64% of Latins own VCR's, 44% have cable television and 13% own video cameras.

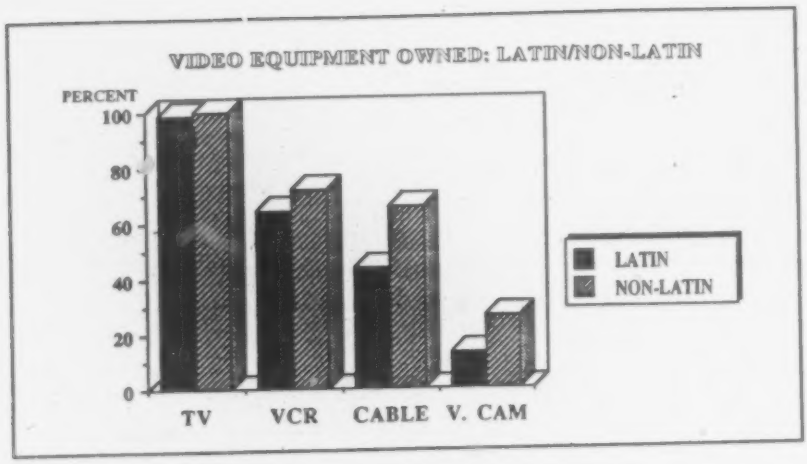
Music is an important part of Latin lifestyle. Two-thirds of South Florida Latins own stereos and 15% own compact disc equipment.

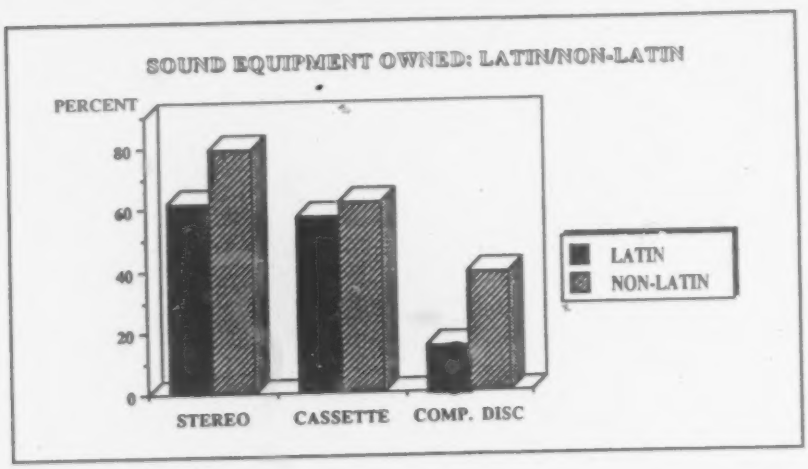
Microwave ownership is high among Latins (66%), and better than one-third own answering machines.

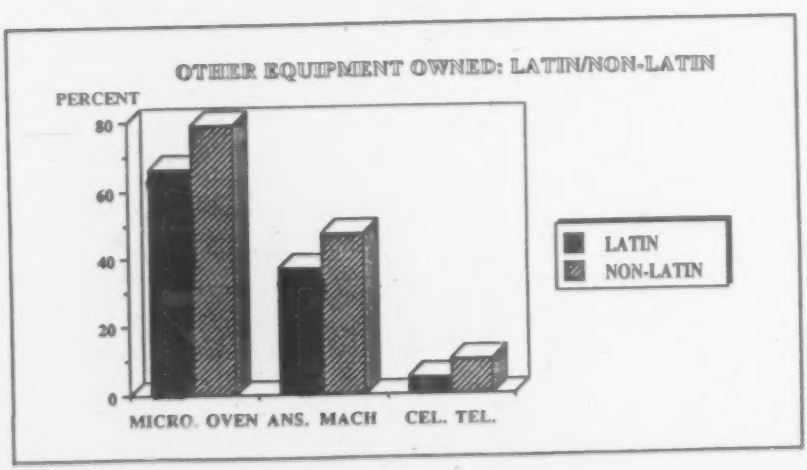
OWNERSHIP OF ELECTRONIC EQUIPMENT AMONG LATIN AND NON-LATIN HEADS OF HOUSEHOLD
1991

Type of Equipment	Latin	Non-Latin
Television Set	99.0%	100.0%
VCR	64.2	72.1
Cable Television	44.0	65.5
Video Camera	13.4	26.5
Stereo Equipment	61.6	79.3
Portable Stereo/Cassette Equipment	57.3	61.7
Home Compact Disc Equipment	15.3	38.6
Microwave Oven	66.3	79.1
Answering Machine	37.3	47.1
Cellular Telephone	4.9	9.9

Source: Strategy Research Corporation


VIDEO EQUIPMENT OWNED: LATIN/NON-LATIN
PERCENT
100
80
60
40
20
0
TV
VCR
CABLE
V. CAM
LATIN
NON-LATIN


SOUND EQUIPMENT OWNED: LATIN/NON-LATIN
PERCENT
80
60
40
20
0
STEREO
CASSETTE
COMP. DISC
LATIN
NON-LATIN


OTHER EQUIPMENT OWNED: LATIN/NON-LATIN
PERCENT
80
60
40
20
0
MICRO. OVEN
ANS. MACH
CEL. TEL.
LATIN
NON-LATIN

XI. PERSONAL FINANCE

A. INSURANCE

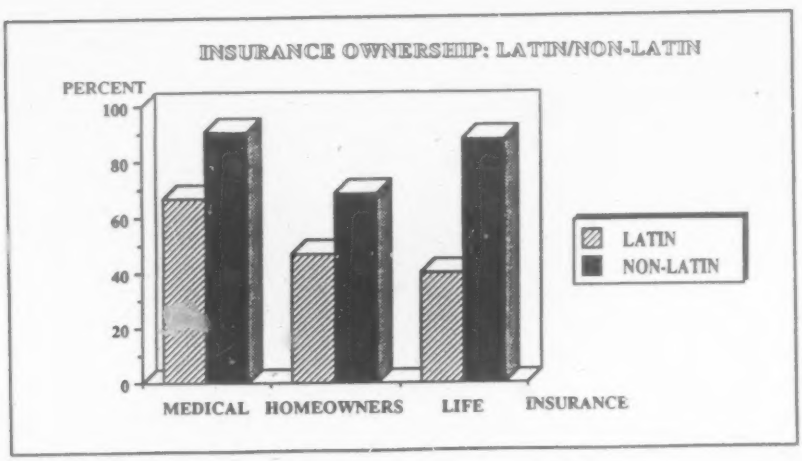
South Florida Latins are well-aware of insurance needs and requirements, with seven out of ten (67%) households carrying medical insurance, five out of ten (47%) with homeowners' insurance, and four out of ten (40%) carrying life insurance.

Medical and life insurance among Latins is much lower than among non-Latins. This may be due to the lack of medical benefits in many areas of employment in which Latins are engaged, such as service industries, retail sales, domestic and food industries. Homeowners' insurance closely correlates with home ownership levels among both Latins and non-Latins.

INCIDENCE OF INSURANCE OWNERSHIP AMONG LATIN AND NON-LATIN HOUSEHOLDS
1991

Type of Insurance	Latin	Non-Latin
Medical Insurance	66.6%	90.7%
Homeowners Insurance	46.9	68.5
Life Insurance	39.8	88.0

Source: Strategy Research Corporation



B. BANKING

South Florida Latins have a high rate of participation in banking accounts compared to other Latins in the nation. Seven out of ten (69%) have a checking account and six out of ten (58%) have a savings account. Nationally, the incidence of both bank checking and bank savings account ownership among Latins is in the range of four out of ten or approximately 40%.

INCIDENCE OF BANK ACCOUNTS OWNERSHIP AMONG LATIN AND NON-LATIN HEADS OF HOUSEHOLD 1991

Type of Accounts	Latin	Non-Latin
Checking Account	69.0%	85.7%
Savings Account	57.5	84.7
Money Market Account	3.7	29.2
Certificate of Deposit	7.8	33.3

Source: Strategy Research Corporation

C. OTHER FINANCIAL INVESTMENTS

Although not at as high as among non-Latins, some South Florida Latins invest in other sources such as stocks and bonds, mutual funds, collectibles/antiques, and annuities.

FINANCIAL INVESTMENTS / ASSETS SOUTH FLORIDA LATINS AND NON-LATINS 1991

Type of Assets	Latin	Non-Latin
Stocks and Bonds	3.4%	38.2%
Collectibles/Antiques	2.2	34.2
Mutual Funds	2.0	22.8
Annuities	1.7	8.5

Source: Strategy Research Corporation

D. TRANSFERRING FUNDS

One out of five South Florida Latins send money out of the area.

Money orders are the most commonly used service for sending money, along with a number of local services such as *Va Cuba* and *El Expañol*. Traveling family and friends were also cited as a major source of funds transfer among South Florida Latin households.

INCIDENCE AND SOURCES OF SENDING MONEY OUT OF THE SOUTH FLORIDA AREA AMONG LATINS
1991

Incidence	Percent
Do Send Money Out of the Area	20.4%
Transfer Sources Used	
Money Order	20.5%
Personal Checks	9.6
Western Union	6.0
American Express Money Gram	4.8
Cashier's Check	2.4
Other	61.4*
Total	**

*Includes other services Va Cuba, El Expañol and Family/Friends.

**Adds to more than 100% due to multiple response.

Source: Strategy Research Corporation

E. CREDIT CARDS

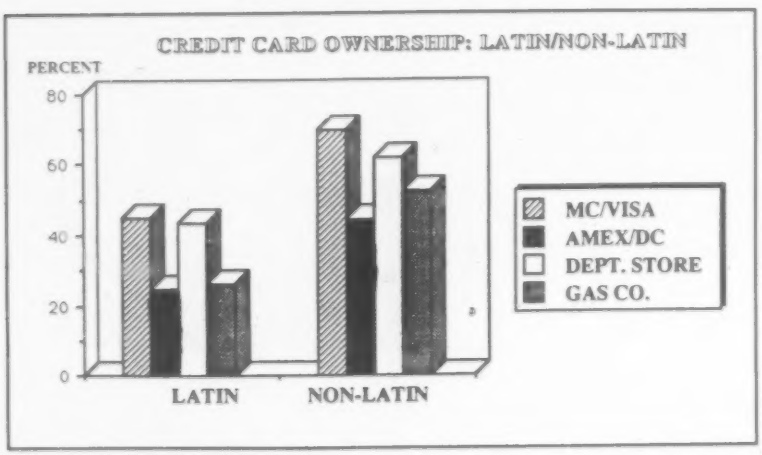
Latins use less credit cards than non-Latins. Much of this may be due to their cultural backgrounds. However, as a credit market, South Florida Latin credit card holders must be addressed, with over four out of every ten Latins owning a Mastercard, Visa, Discovery or department store card. Likewise, almost three out of ten South Florida Latins own a gasoline credit card, and/or American Express/Diners Club.

INCIDENCE OF CREDIT CARD OWNERSHIP AMONG LATINS AND NON-LATINS
1991

Card Owned	Latin	Non-Latin
Mastercard/Visa/ Discovery	44.7%	69.7%
Department Store	43.7	61.9
Gasoline Company	26.0	52.2
American Express/ Diners Club	24.6	44.4
Total	*	*

*Adds to more than 100% due to multiple response.

Source: Strategy Research Corporation



XII. MARKET PROFILE AND CHARACTERISTICS

As previously noted, in the beginning of 1991, there were an estimated 1.1 million Latins or Hispanics residing in the South Florida Market. The following section of this report presents statistics that detail this population segment's major demographic characteristics. Included among these characteristics are age, place of birth, length of residency in South Florida, country of origin, educational level attainment, occupation, income and buying power.

A. COUNTRY OF ORIGIN -- HEAD OF HOUSEHOLD

The make-up of the South Florida Latin community continues to be dominated by Hispanics of Cuban origin/descent. Nevertheless, the proportion of Cuban households has been decreasing. It reached its zenith in the early 1970's, at about 87%, declined to 80% in 1980, to 65% in 1989, and now apparently is stabilizing at approximately 65%. The number of Cuban households increased dramatically from 1980 to 1983 as a result of 1981's Mariel boatlift, but the proportion of Central Americans, most notably Nicaraguan exiles, has continued to increase. A similar trend has been experienced among Latins from South American and Caribbean countries, creating a truly Hispanic colony in South Florida.

While the representation of Cubans in the South Florida marketplace has fluctuated in recent years, Central and South Americans, and Caribbean Islanders, faced with political upheaval and economic uncertainty, have left their homeland, and come predominantly to Miami, seeking safety, security and stability.

Persons originating from Central America currently represent the second largest proportion of South Florida's Latin population base (17%), now somewhat dominated by persons from Nicaragua. Other countries prominently represented in this group include Mexico, Honduras and Costa Rica. Heads of household of South American origin or descent represent the third largest group of Hispanics in South Florida, at just under 10%, followed by Puerto Ricans and Dominicans, at approximately 8%.

The share of South Florida Latin households of Cuban origin has been declining since 1980. The proportion of those originating from countries in Central America has nearly quadrupled. Nicaragua's Sandinista Revolution was the major contributing factor that generated this large influx of immigration. The proportion of Latin heads of household from South American countries also increased significantly during the 1980's decade.

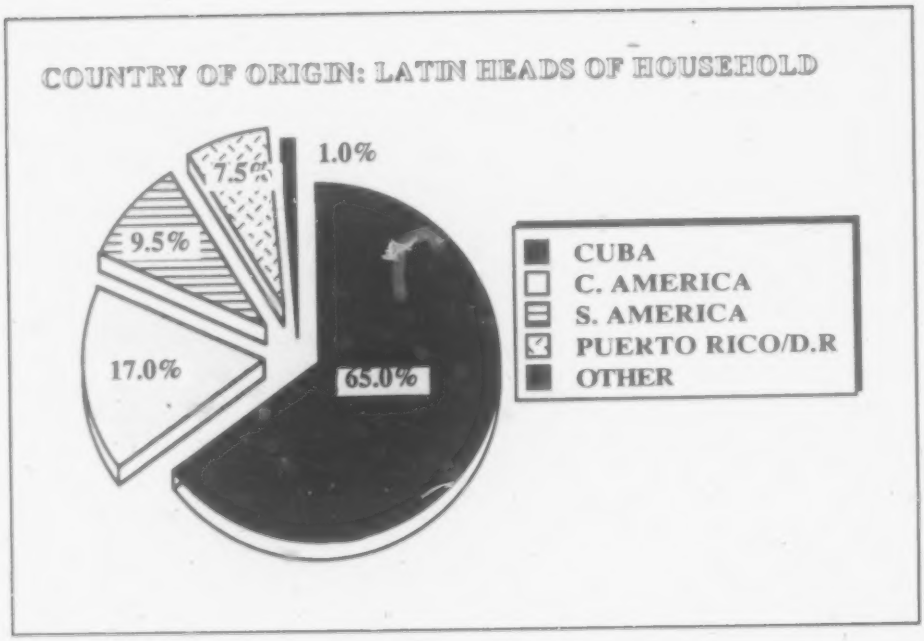
Cubans are still coming to the United States and to South Florida. Many leaving Cuba are being granted political asylum, but the great majority are being permitted to join close relatives in accordance with a U.S. policy of family reunification. Under a recently revived immigration agreement, as many as 23,000 Cuban immigrants per year may be permitted to come to the United States.

The table below also shows a recent increase in South Florida Latins who originate from Puerto Rico and the Dominican Republic. While many of these new residents have entered the continental United States as citizens from Puerto Rico, there is ample evidence indicating that a large number of these people are actually immigrants, indirectly, from the Dominican Republic. Plagued by a very poor economy and high unemployment, thousands of Dominicans annually risk their life by attempting to cross the 75-mile wide Mona Passage between their country and Puerto Rico. Many don't survive the hazardous trip; it is reported that some 11,000 have died attempting to reach Puerto Rico since 1980. Once in Puerto Rico, survivors acquire local accents and habits, purchase false birth certificates and manage their way through a cursory immigration check and a flight to New York or Miami.

COUNTRY OF ORIGIN AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD 1980 TO 1991

Country	1980	1985	1987	1991
Cuba	79.9%	78.1%	68.7%	65.0%
Central America	4.3	9.3	16.4	17.0
South America	6.2	8.2	9.7	9.5
Puerto Rico/ Dominican Republic	5.7	3.0	4.2	7.5
Other	3.9	1.4	1.0	1.0
Total	100.0%	100.0%	100.0%	100.0%

Source: Strategy Research Corporation


COUNTRY OF ORIGIN: LATIN HEADS OF HOUSEHOLD
1.0%
7.5%
9.5%
17.0%
65.0%
CUBA
C. AMERICA
S. AMERICA
PUERTO RICO/D.R
OTHER

B. RESIDENCY STATUS

1. Place Of Birth -- Latin Market

As shown in the following table, approximately 93% of South Florida Latin heads of household were born outside of the United States. This is a slightly lower percentage that were born outside the United States in 1987 (95%).

PLACE OF BIRTH
LATIN HEADS OF HOUSEHOLD
SOUTH FLORIDA MARKET
1987 AND 1991

Area of Birth	1980	1987	1991
Other Country	99.0%	95.4%	93.1%
U.S.A.	1.0	4.6	6.9
Total	100.0%	100.0%	100.0%

Source: Strategy Research Corporation

2. Length Of Residence In The South Florida Area

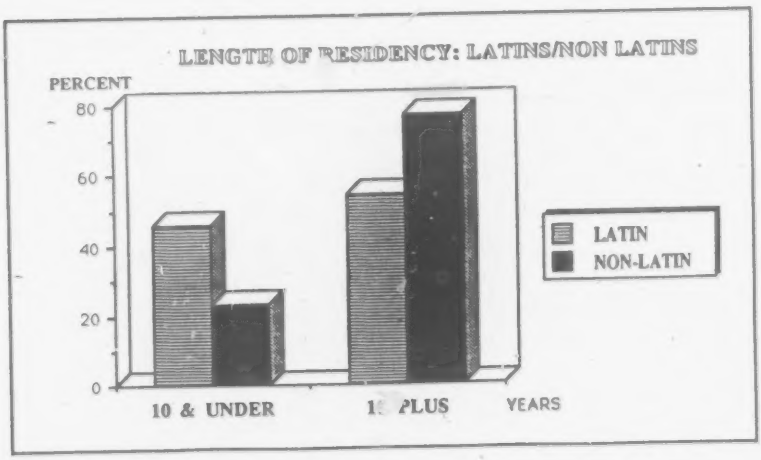
The average length of residency in the South Florida Market among Latin heads of household is slightly over fourteen years as compared with almost twenty-four years for non-Latins. Moreover, just under one-half of all Latin heads of household report a South Florida residency for ten years or less. In comparison, over three-fourths of all non-Latins have resided in the market for eleven years or more. This evidences the rather recent immigration from Latin American countries, as well as migration within Florida and from other states.

Approximately 24% have lived in the area for only five years or less, and some 12%, have lived in the area for two years or less. Clearly, this represents a very significant market of newcomers and offers unique marketing opportunities for businesses providing services and products in the area.

LENGTH OF SOUTH FLORIDA RESIDENCY AMONG LATIN HEADS OF HOUSEHOLD 1991

	Latin	Non-Latin
Less Than 1 Year	2.5%	2.5%
1 - 2 Years	9.8	2.2
3 - 5 Years	12.0	11.8
6 - 10 Years	21.4	6.7
Sub-Total 10 Years and Less	**45.7%**	**23.2%**
11 - 15 Years	11.5	7.1
16 - 20 Years	13.3	12.0
21 - 30 Years	25.6	22.4
31 Years Plus	3.8	35.3
Sub-Total 11 Years or More	**54.2%**	**76.8%**
Total	**100.0%**	**100.0%**
Average Length Of Residency	**14 Years, 2 Months**	**23 Years, 9 Months**

Source: Strategy Research Corporation



C. HOUSEHOLD SIZE

1. Persons Per Household - Trend

The average persons per household among South Florida Latins in 1991 is 3.0. As can be seen, the average number of persons per household has continually declined since 1975.

At the present time, one-third (27%) of Latin households in the South Florida area contain one or two persons. A total of 24% are three member households, while 34% are four to five person households.

Households with six or more individuals constitute 10% of the Latin households in the South Florida market.

NUMBER OF PERSONS PER HOUSEHOLD AMONG SOUTH FLORIDA LATINS 1975 - 1991

	1975	1980	1985	1989	1991
One-Two	23.1%	26.1%	38.9%	40.6%	31.4%
Three	21.1	23.3	23.6	25.4	24.3
Four-Five	40.2	42.0	28.2	23.5	34.2
Six Or More	15.6	8.6	9.3	10.5	10.1
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Average Persons Per Household	**3.8**	**3.6**	**3.2**	**3.1**	**3.0**

Source: Strategy Research Corporation

2. Latin Versus Non-Latin Market

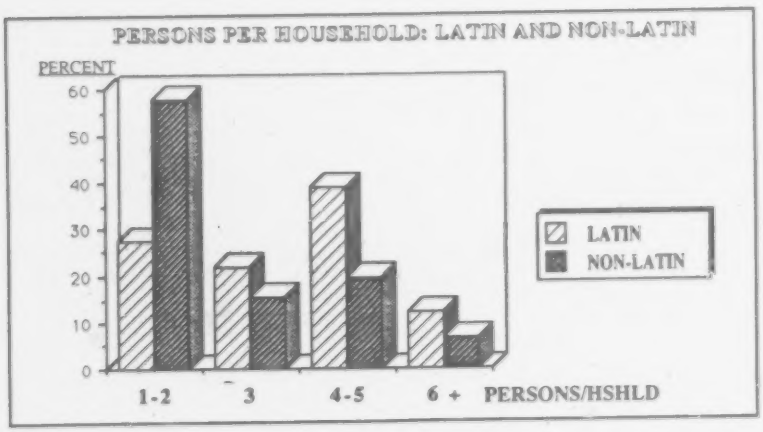
Latin households in the South Florida Market are larger than non-Latin households (3.0 persons versus 2.7 persons, respectively). Almost three-fourths (72%) of all South Florida Latin households are comprised of three or more persons, as compared with 43% of non-Latin households.

The larger proportions of households of four, five or six or more persons exhibited by Latins, evidences the confirmed higher incidence of extended families among Latins as compared with non-Latins.

NUMBER OF PERSONS PER HOUSEHOLD
LATIN AND NON-LATIN
SOUTH FLORIDA HOUSEHOLDS
1991

	Latin	Non-Latin
One-Two	27.3%	57.8%
Three	21.8	15.7
Four-Five	38.8	19.8
Six Or More	12.1	6.7
Total	100.0%	100.0%
Average Number Of Persons Per Household	**3.0**	**2.7**

Source: Strategy Research Corporation



D. AGE / GENDER DISTRIBUTION

The following table depicts the distribution of South Florida's Latin population according to age and gender characteristics for 1991. As indicated, close to 40% of the South Florida Latin population is comprised of women over 18 years of age, and approximately one-third are males 18 years and over. The remaining 27% are children aged 17 years and under. The current median age for the South Florida Latin population is 31.3 years.

GENDER AND AGE DISTRIBUTION
SOUTH FLORIDA LATIN MARKET
1991

Gender/Age	Distribution Total (000)	Distribution Percent
Males 18-24	59.3	5.4%
Males 25-34	85.7	7.8
Males 35-49	109.1	9.9
Males 50-64	75.0	6.8
Males 65+	38.9	3.5
Males 18+	**368.0**	**33.4%**
Females 18-24	63.8	5.8%
Females 25-34	93.2	8.5
Females 35-49	122.7	11.1
Females 50-64	100.0	9.0
Females 65+	52.8	4.8
Females 18+	**432.5**	**39.2%**
Total 18 and Over	**800.5**	**72.6%**
Children (11 & Under)	**200.1**	**18.1**
Teens (12-17 Years)	**102.1**	**9.3**
Sub-Total 17 / Under	**302.2**	**27.4%**
Total Population	**1,102.7**	**100.0%**
Median Age	**31.3**	--

Source: Strategy Research Corporation

E. OCCUPATION -- HEADS OF HOUSEHOLD

South Florida continues to develop as a center for international trade and finance, with a particular emphasis on Central and South America and the Caribbean. While the 1980's saw an explosion of this trade activity come full circle, it is quite apparent that the 1990's is seeing a resurgence of Miami and South Florida in these economic spheres.

The resurgence of the Region's role as an international trade center is reflected in the distribution of occupations reported among Latin Households in South Florida. Approximately 40% of Latin heads of household surveyed are currently employed in white collar jobs as professionals, managers, owners, or in technical, clerical or sales positions.

Blue collar employment has remained at the same level, representing 34% of Latin heads of household occupations in South Florida. The proportion of retirees, students and other categories has increased slightly, from 22% to 26%.

OCCUPATION OF SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD 1987 - 1991

Occupation	Percent 1987	1991
White Collar		
Professional, Manager, Owner, Technical, Clerical, Sales	43.2%	40.0%
Blue Collar		
Craftsmen, Operatives, Service Workers, Laborers, Farmers	34.7	34.2
Others		
Retired/Students/Military/ Housewives/Others/ Unemployed	22.1	25.8
Total	100.0%	100.0%

Source: Strategy Research Corporation

F. EMPLOYMENT AMONG WOMEN

Significant numbers of Latin women entered the labor force during the 1980's. South Florida Latin survey participants were asked if there were any females present in their household who work full-time or part-time. Full-time employment is defined as 20 hours or more per week. Currently, approximately 51% of Latin households have at least one female present who works on a full-time basis. In addition, 11% have at least one female working part-time. As can be seen, the presence of both full-time and part-time working women in the South Florida market, is higher among Latin households than non-Latin households.

This high employment rate among women reflects a number of shifting conditions among South Florida Latins, which is also reflected on a national basis. For one, it reflects changing economic conditions that require women in the household to take on the role of money-maker. It also represents a shift away from the more traditional female role in Latin households as the homemaker.

SOUTH FLORIDA LATIN HOUSEHOLDS WITH WORKING WOMEN
1991

Women Employed	Latins	Non-Latins
Full-Time*	51.4%	47.5%
Part-Time	10.8	7.0

*Employed 20 hours or more per week.

Source: Strategy Research Corporation

G. LEVEL OF EDUCATION --LATIN HEADS OF HOUSEHOLD

One-fourth of South Florida Latin heads of household have completed some college or are college graduates. Miami is the home of the University of Miami as well as Florida International University and Miami-Dade Community College, providing excellent opportunities for advanced studies and degrees.

One-third (34%) of Latin heads of household have some high school or are high school graduates. In addition, 26% of Latin heads of household have attended a technical school.

These educational attainment figures for South Florida Latins are quite impressive compared to U.S. Hispanics as a whole. On average, just under 10% of all U.S. Hispanic adults have some college education or are college graduates (***1991 U.S.Hispanic Market Study***, Strategy Research Corporation).

LEVEL OF EDUCATION AMONG SOUTH FLORIDA LATIN HEADS OF HOUSEHOLD 1991

	Percent
Junior High School or Less	40.7%
Some High School or High School Graduate	33.6
Some College or College Graduate	25.7
Total	100.0%
Attended Technical School	25.8%

Source: Strategy Research Corporation

H. HOUSEHOLD INCOME

Hispanics contribute vigorously to the South Florida economy. The average annual household income in 1991 among South Florida Latins is $35,800, as compared with $31,042 in 1989. The median household income among South Florida Latin households is currently at approximately $32,130.

HOUSEHOLD INCOME AMONG SOUTH FLORIDA LATINS 1991

	Income
Mean Income	$35,800
Median Income	$32,130

Source: Strategy Research Corporation

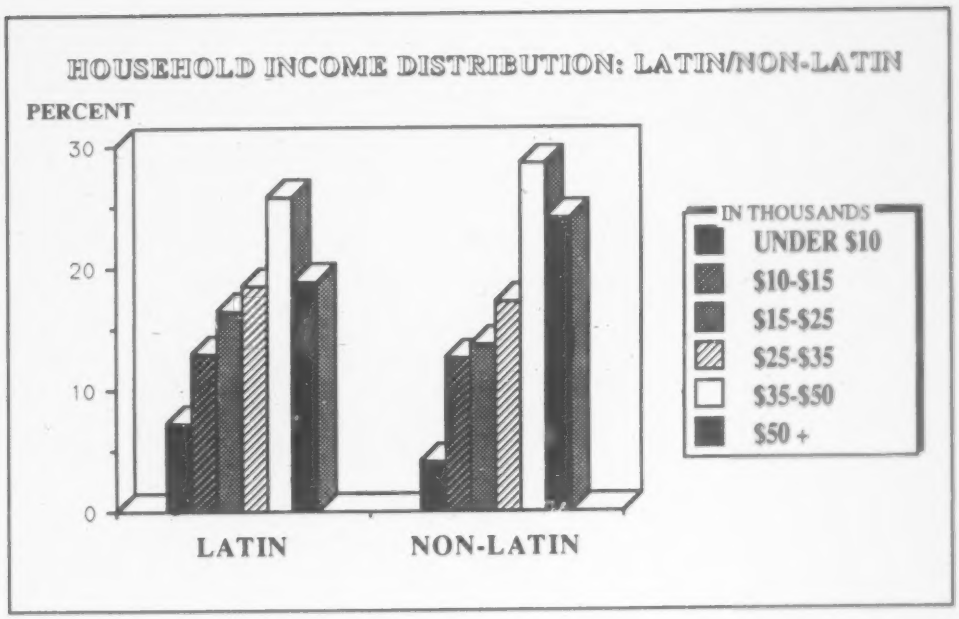
It is clear that South Florida's Latin community is a significant contributor to the area's economy. The average Latin household earned approximately $35,800 in 1991. While this was somewhat below the non-Latin average, it nevertheless reflects a substantially higher income as compared with Hispanics nationwide. According to the recently completed ***1991 U.S. Hispanic Market Study,*** the mean household income for U.S. Hispanics is approximately $32,400.

The following table provides a comparison of the distribution of categories of annual household incomes among Hispanics and non-Hispanics of South Florida.

DISTRIBUTUION OF HOUSEHOLD INCOME CATEGORIES SOUTH FLORIDA LATINS AND NON-LATINS 1991

Income Categories	Latin	Non-Latin
Under $10,000	7.3%	4.0%
$10,000 - $14,999	13.0	12.5
$15,000 - $24,999	16.5	13.7
$25,000 - $34,999	18.5	17.2
$35,000 - $49,999	25.8	28.5
$50,000 - $74,999	12.5	15.0
$75,000 and Over	6.4	9.1
Total	100.0%	100.0%

Source: Strategy Research Corporation


HOUSEHOLD INCOME DISTRIBUTION: LATIN/NON-LATIN
PERCENT
30
20
10
0
LATIN
NON-LATIN
IN THOUSANDS
UNDER $10
$10-$15
$15-$25
$25-$35
$35-$50
$50 +

I. LATIN BUYING POWER

There are an estimated 391,600 households headed by Latins in the South Florida market. In Dade County there are approximately 350,800 households headed by Latins. Taking as a basis the mean average household income, the aggregate gross income for Dade County Latins is approximately $12.6 billion. The net income (reflecting buying power) is $10.7 billion. This figure is adjusted to be comparable with Market Statistics' *Survey Of Buying Power*.

Dade County's buying power is augmented by those Latin households residing in Broward and Monroe Counties. The combined South Florida Latin buying power, then, is estimated at $11.9 billion.

In 1980, the total South Florida buying power stood at $3.4 billion. Thus, in an eleven-year span, the purchasing power of South Florida Latin community has more than tripled.

With the continuing influx of Latins into the South Florida area, the purchasing power of Hispanics as a group will continue to increase.

BUYING POWER AMONG SOUTH FLORIDA LATIN HOUSEHOLDS 1980 AND 1991

	1980	1991
Dade County	$3.2 Billion	$10.7 Billion
Total South Florida	$3.4 Billion	$11.9 Billion

Source: Strategy Research Corporation

APPENDIX

METHODOLOGY

Strategy Research Corporation conducted both primary and secondary research in the gathering of information provided in this Report.

Secondary data sources are cited throughout the Report, and include publications and preliminary data reports of the U.S. Department of Commerce, Bureau of the Census. State and local sources were also used, as well as material from government immigration sources dealing with Latins in the United States. Population totals for Census base years are drawn from U.S. Department of Commerce, Bureau of the Census published reports. Population forecasts utilized in this Study are the work of Strategy Research Corporation.

With regard to the primary data presented in this Study, the methodology utilized in collecting this data was the Survey Research Method. The Study was based on approximately 1,000 personal, face-to-face, in-home interviews, conducted during February and March, 1991, with self-described heads of household. Of these, 500 interviews were conducted with self-described Latin heads of households, and 500 were conducted by telephone with heads of non-Latin households in the South Florida Market.

The survey utilized a stratified, segmented, random probability sample of households within the South Florida area, namely, Dade and Broward Counties. The sample was drawn by Strategy Research Corporation's professional staff. A clustering technique was used, procedural in sampling for in-home interviews. The sampling cluster points were actual census blocks as designated by the Bureau of the Census. Every census block which has at least one Hispanic was included in the sample universe. SRC maintains updated census block, census tract and household data for survey and economic research purposes. A random probability sample was pulled, using a random starting point and a sequential interval of specific household selection.

Once a random skip pattern was established, sampling points were assigned to their appropriate census blocks. These statistics were transferred to census block maps and then to street maps. For each block, one of six random house selection patterns was chosen randomly, and individual block maps were labeled with street names, starting points, skip patterns and rotation directions. Nine interviews were completed within each cluster, which consists of one sample block.

These interviews were conducted by trained, professional interviewers of Strategy Research Corporation, working under the direct supervision of Strategy Research Corporation staff field supervisors. Spanish and English language versions of the questionnaire were prepared. Interviews among Latins were conducted by bilingual, Latin interviewers.

A minimum of 20% of each interviewer's work was validated on-site by field supervisors of Strategy Research Corporation. All questionnaires were then carefully edited, coded and prepared for computer tabulation. All programming and data processing was accomplished in-house at Strategy Research Corporation.

Technical Note:

For the purposes of this Study, the terms Latin and Hispanic are used interchangeable. The definition of a Latin (Hispanic) is a person who designates himself or herself to be of Latin (Hispanic) origin or of Latin (Hispanic) ancestry. This is the same definition currently employed by the Bureau of the Census.

Non-Latins are defined as individuals who are not of Latin (Hispanic) origin/descent.

The number of persons interviewed and the sample's random probability selection methodology provide the resulting data with a confidence interval (statistical reliability) of plus or minus 2.6%, at the 95% confidence level.

Strategy Research Corporation employs the best of industry practices and standards in its work and utilizes the best efforts to produce reliable studies. Nevertheless, no claim is made that the Study is free of all errors, and the Firm accepts no liability for the information or interpretation thereof within this Report.

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